THE

WAY TO BE RICH

AND

RESPECTABLE.

ADDRESSED TO

MEN OF SMALL FORTUNE.

In this PAMPHLET is given, among a variety of other Eſtimates or Plans of Living, one ſhewing that a Gentleman with Economy, reſiding in the Country, may, with a few Acres of Land, live as well, and make an Appearance in Life, equal to thoſe who ſpend double the Sum, without thoſe Advantages.

Such as are fond of Farming, will here find the Expences attending, and the Profits ariſing from the Cultivation of Land, Feeding of Sheep, &c. &c.

By the REV. DR. TRUSLER.

The Seventh Edition, with conſiderable Additions; together with ſome original Tracts.

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Men of Small Fortune.

THOUGH the ſtate owes the greateſt part of its revenue to the luxuries of a nation, yet theſe luxuries tend to the ruin of individuals; and the great degree of luxury to which this country has arrived, within a few years, is not only aſtoniſhing, but almoſt dreadful to think of. Time was, when thoſe articles of indulgence, which now every mechanic aims at the poſſeſſion of, were enjoyed only by the Baron or Lord of a diſtrict. Men were then happy to be the vaſſals or dependants of that Lord, and prided themſelves in little but their ſubmiſſion and allegiance. This was the ſtate of things during the feudal government: but as, on the increaſe of trade, riches increaſed; men began to feel new wants; they became gradually leſs hardy and robuſt, grew effeminate as their property accumulated, and ſighed for indulgences they never dreamed of before.--- Methods of conveying theſe indulgencies from one part of the kingdom to another were then ſtudied; roads were made paſſable, and carriages invented.

For many ages, coaches were ſo great a luxury that none but old families were ſeen in them; and if they attempted, once in a dozen years, to travel a few miles in one, perhaps, in the courſe of the journey, a whole village with their teams was called in aid, to drag the heavy vehicle out of the clay, and ſet it on its wheels again: riding on horſeback being the only means of viſiting a neighbour, beyond the reach of a walk, and that only in the ſummer-time. And it is but a very few years ſince, that ladies went about, from place to place, upon a pillion. Made roads were then unknown; and ſo little deſire had the people to ſtir beyond the bounds of their pariſh, that even mending them was never thought of.

On the eſtabliſhment of poſts, a general communication was opened between all parts of the kingdom, and people received intelligence of every little improvement that was made: a deſire to inſpect thoſe improvements gave men a turn for travelling; they were eager to ſee what was doing at ſome diſtance from home, and rambled wide for that purpoſe. The inconvenience, and indeed impoſſibility of travelling, but at certain ſeaſons of the year, led the way to the making of roads; making of roads drew thouſands abroad; and a wiſh to be thought opulent by thoſe whom they viſited, led them into luxury of dreſs. The home-ſpun garb then gave way to more coſtly attire, and reſpectable plainneſs was ſoon transformed into laughable frippery.

In

In a few years, refinements took place in manners and well had it been were they merely refinements; but the misfortune is, they ſoon ſpread into extravagancies, and from being commendable, becam objects of cenſure. In the reign of Charles I. luxuries were every where ſeen; and though the civil wars for ſome time ſmothered them, they broke out afreſh in the reign of Charles II. Wealth then poured in upon the nation; gentlemen vied with each other in the appearance they made; many by theſe means were ruined, eſtates changed their poſſeſſors, a fluctuation of property began, and every ſucceeding year gave birth to freſh wants and new expences. Luxury however had not then gained its preſent footing; it is true, the profligacy of the Capital made ſome inroads upon the country; but the inhabitants looked on it with dread and aſtoniſhment. Some of the nobility and principal gentry, at this time, ſpent part of their winter in London, but, the reſt of the year, they lived amongſt their tenants with their uſual hoſpitality. The expences of this age were confined to the education of their children, to thei houſes, their buildings, their furniture, their attendants, and their entertainments; and their tenants and neighbours were conſiderably the better for it: the more they circulated their property within their own eſtates, the richer their eſtates became, and the more powerful and reſpectable they grew. Effeminacy of manners was then ſeen only in cities; balls and

aſſemblies were ſcarcely known, and equipages far from being general.

Matters however reſted not here. Things gazed at with aſtoniſhment quickly grew familiar; the infection of the firſt claſs ſoon ſpread among the ſecond, and what theſe formerly cenſured, they preſently approved. Gentlemen of ſmall eſtates began annually to viſit the Capital; they gradually made their viſits longer and longer; till, at laſt, it became the faſhion to reſide only in the country, when the heat made it intolerable in town. Stage-coaches were eſtabliſhed, the communication between London and the country became more and more open; a taſte for elegancies ſpread itſelf through all ranks and degrees of men, and an equipage was conſidered as a neceſſary of life.

What is the caſe now? Are things otherwiſe than they were? No; expences are yet increaſing, and we are ſtill refining upon luxuries. The ſeveral cities and large towns of this iſland catch the manners of the metropolis, and are vicious and extravagant, in proportion to the wealth and number of their inhabitants. Scarce a town now, of any magnitude, but has its Theatre Royal, its concerts, its balls, and its card-parties. The notions of ſplendor and amuſement that prevail in the Capital are eagerly adopted; the various changes of the faſhion exactly copied, and the whole manner of life ſtudiouſly imitated. Flys and machines paſs from city to city; great towns become the winter reſidence of

thoſe, whom ſlenderneſs of fortune will not carry to London, and the country is every where deſerted.

If I might preſume to dictate to the world, I would venture to ſay, that a man of landed property is never ſo reſpectable as when reſident on his eſtate; when improving his lands and enriching his tenants; when his beneficence may be read in the looks of the poor; when his houſe is open, not with the ſtiffneſs of a public day, that tells the neighbourhood he would not be perplexed at another time; but with the hoſpitality of an ancient Baron.

Gentlemen of very extenſive property may act as they pleaſe; the diſſipation and expences of the Capital can no other ways injure them than in the opinion of their neighbours; but as to men of ſmall fortune, the leſs they ſee of London the better. Look round among the families we know, and we can eaſily trace the infection of the metropolis; the more they pay their viſits there, and the longer they continue, the more viſible are their follies; and not only their follies, but their failings and their vices. The honeſt frankneſs of the country gentleman is obliterated by the equivocal politeneſs of the courtier; and the open ſincerity of the good neighbour loſt in the artifice and deceit of the man of faſhion.

For many years a *country 'ſquire* has been an object of ridicule: but why? No other reaſon can be given, but that want of poliſh that too often characterizes the fops of the age. If we diveſt ourſelves of prejudice, he will not appear in ſo con-

temptible a light: it is true, he may want taſte and politeneſs, but he may poſſeſs qualities infinitely ſuperior. Honeſt, unadorned freedom is preferable to ſtudied and faſhionable deceit. The country *'ſquire* lives upon his eſtate, ſpends his patrimony among his tenants and his neighbours (which form, as it were, but one family around him), and a ſpirit of hoſpitality opens his doors to every comer; while the fine gentleman viſits his domain, perhaps, but once in the ſummer, ſtays there as little as he can help, diſdains any familiarity with his neighbours, neglects his grounds, and leaves his tenants at the mercy of his ſteward. In ſhort, an effeminate life emaſculates the fine gentleman, and renders him unfit for every thing but ſipping of tea, and dealing the cards; whilſt the robuſt and manly exerciſes of the *'ſquire* keep him healthy and hardy; and, inured to hunger, danger, and fatigue, enable him, when called upon in the public cauſe, to be of *real* ſervice to his country.

But it is to be lamented, that the true country gentleman is ſeldom to be found. The luxuries and effeminacies of the age have ſoftened down the hardy roughneſs of former times; and the country, like the Capital, is one ſcene of diſſipation. If there be any economy in their expences, it is merely the ſaving of neceſſaries, to waſte on ſuperfluities; the private gentleman, with three or four hundred pounds a-year, muſt have his horſes, his dogs, his pictures,

his

his carriage, his parties of pleaſure, equally with him of five times his fortune: dreſs, ſhow, and entertainment engroſs his attention; his lands are unimproved; debts accumulate upon him; he mortgages his eſtate; and, when he has lived to the end of his fortune, he either puts a dreadful period to his exiſtence, or wears out the remainder of his life, a beggar.

However alarming this picture may be, it is nevertheleſs a juſt one. As I take it, the happineſs of life conſiſts in health, eaſe, and competency, which is as much within the reach of a gentleman of three hundred pounds a year, as one of three thouſand. If the articles of living are dearer than they were ſome years back (and they certainly are a hundred *per cent.*), it ought to quicken the induſtry of every one, to increaſe his income, if poſſible; or reduce his expences in proportion to his fortune.

It is not in the power of men, who have the income only of a ſmall eſtate to ſupport them, to encreaſe their revenues; but they may decreaſe their expences, or lay out their money to advantage. Frugality and economy have put many upon a footing with men of larger fortunes, and often made them far more reſpectable.—Nothing gives ſuperiority in life but independency. Whilſt we are at the command of another, we are in a ſtate of ſubordination: it is being maſter of one's ſelf only, that makes a man free; and it is independency that makes him great.

Now

Now, be our fortune as great as it will, we are never independent whilſt we are in debt; and can a man be ſaid to be free, whilſt it is in the power of his taylor or his ſhoemaker to confine him?

The gentry of England formerly maintained their pre-eminence over the lower rank by their bounty, their munificence, and their hoſpitality; but their ſplendor and magnificence now is ſupported by the credit of their tradeſmen; for idly ſquandering their patrimony, they could not keep up an appearance equal to their ſituation in life, without the aſſiſtance of thoſe very men they would affect to deſpiſe. Now as nothing can create reſpect from men, but conferring obligations on them; if we examine rightly where the obligation lies, in the ſubject I am upon, I apprehend it will be found upon the gentleman, and that he owes moſt to the ſhopkeeper who truſts him. The greateſt of all diſtinctions in civil life is that of debtor and creditor; ſo that he who can ſay to another, "Pray, my Lord," or "Pray, Sir, pay me "what you owe me," or "return me my own," may ſay to him, with equal propriety, "The great "diſtinction, Sir, you imagine there is between us "is merely fantaſtical; for, if I wear your livery, "and am at your Honour's call, you owe me wages, "and I could ſend you where you would be very "unwilling to go;" or "though I wait at your door "till you are pleaſed to ſee me; till you have paid "me my bill for the coach you ride in, the cloaths "you wear, or perhaps the bread you eat, your per-

"ſon

"ſon is at my command, and it is in my power to lock you up." One would almoſt think it impoſſible that a man ſhould ever enjoy a quiet hour, who is given to contract debts, and knows that a creditor has, from the moment in which he refuſes or defers payment, a claim upon his honour, his fortune, and his liberty! Does he not give his creditor an opportunity of ſaying the worſt thing imaginable of him, and without defamation; for inſtance, that he is unjuſt and diſhonourable? Yet ſuch is the thoughtleſs and abandoned turn of ſome men's minds, that they can live under theſe conſtant apprehenſions, ſtill go on to increaſe the cauſe of ſo much diſgrace, and fancy themſelves poſſeſſed of an extraordinary ſhare of dignity! In my opinion, there cannot be a more low and ſervile condition, than to be aſhamed or afraid to ſee any one man breathing; and yet he, who is much in debt, is in that ſituation with reſpect to all his creditors. The debtor is the creditor's criminal; and all the officers of power and ſtate, who make ſo great a figure in life, are no other than ſo many perſons in authority to make good his charge againſt the unjuſt dealer. And as human ſociety depends upon his having the redreſs the laws allow him; the debtor, as great as he may be (unleſs privileged, and then he is in as abject a ſtate, hiding himſelf under the ſhelter of the crown), owes his liberty to his tradeſman, as the felon does his life to his ſovereign. I would not be thought to be thus ſevere againſt all debtors; for there are circumſtances

circumſtances in which honeſt men may become liable for debt by ſome unforeſeen accident, as by becoming ſecurity for others, and the like; but I declaim againſt ſuch as keep up a farce of retinue and grandeur within their houſes, and yet ſhrink at the expectation of ſurly demands at their doors, or about their coaches. Is it not a deplorable caſe, that many families have become methodically in debt from generation to generation? The father mortgages when his ſon is very young, and the boy is to marry as ſoon as at age, to redeem it, and find portions for his ſiſters; and he no ways degenerating from the qualifications of his anceſtors, ſhall take up money upon annuities, leave the ſame incumbrance upon his firſt-born, and continue in the ſame way of living, at the expence of his tradeſmen. Were perſons of faſhion to hear how freely they are talked of on this account, it would humble them more than they are aware, and make them look little even in their own eyes. "My Lady Spendthrift's finery," ſays one, "is the reaſon why my wife and daughter appear ſo long in the ſame gowns." "The furni-"ture of her houſe is no more her's," ſays another, "than the ſcenery of a playhouſe are the property "of the actreſs." "My Lord Squander's family "has been maintained," ſays the butcher and the poulterer, "at our expence, ſince they laſt came "from their country ſeat." "Pox on his grandeur," ſays the taylor, "I'm quite tired of dreſſing him; "he ſhall go naked for me for the future, if he does

"not

"not pay me a little oftener." Surely this is ſufficient to deter the rich and the noble from ſuch ſcandalous practices! Putting the injuſtice of the caſe out of the queſtion, I appeal to them, as gentlemen, as men holding a degree of rank among their fellow-creatures, whether it is not a ſituation worſe than ſervility (for ſervants *earn* their living), to owe the greateſt part of what they pride themſelves in, to the contributions of perſons ſo much below them; to be hunted by their creditors; to be obliged to hide themſelves, leſt they ſhould loſe their liberty; and to be eating the food, and wearing the cloaths, of thoſe whoſe children are crying for bread, and ſhivering in rags?—If they have brought themſelves to ſuch a ſtate, as to feel no uneaſineſs when they reflect on their embarraſſment, and its conſequences to others, they are baſe, worthleſs, and degenerate wretches: but if they *are* uneaſy, where is their happineſs? Where is their boaſted greatneſs?—A miſtaken notion, that a reduction in our way of living is diſgraceful, has led many a man to his ruin. Retrenching our expences, when we have lived too faſt, is a proof of good ſenſe; it declares an abhorrence of our follies, and a determination to be in future *free*. It is highly degrading to make a figure at the expence of others. Villains of every denomination have done it; an honeſt man therefore will deſpiſe the thought; and, if his connections have inſenſibly led him on, from one expence to another, till he finds himſelf involved; he will purſue the

the earlieſt and readieſt means to diſcharge his debts and ſet himſelf at liberty.

Now, if an inſpection into the expences of his houſehold, a prevention of all waſte, an abolition of ſuperfluities, and a ſaving where it can be done with propriety, be not ſufficient to effect this; the only method he can take is, to contract himſelf into a narrower compaſs, and leſſen his eſtabliſhment; and then, though he *has* loſt ſome of his fortune, he will not in reality be the poorer. By retrenching his expences, and deſcending into a lower ſituation, a man may make himſelf rich almoſt when he pleaſes: for, let his circumſtances be never ſo ſlender, he that can ſatisfy the neceſſary occaſions of of them, and has ſomething to ſpare, may be conſidered as wealthy. I know ſome weak people have ſaid, all the world make the beſt appearance they can, and much oftener above their condition in life than below it; and not to do as others do, is a ſingularity that tends to one's diſcredit; for ſuch is the abſurdity in life, that men are rated in worth, according to the appearance they make. "Keep up appearances,"—ſaid a diſſipated poet,

"Keep up appearances: their lies the teſt!
"The world will give thee credit for the reſt."

This idle notion has brought on the deſtruction of thouſands. In this luxurious age, wealth is the only object of admiration; and to wear the appearance of wealth, we become expenſive and extravagant

gant in our manner of living. Thus we go on, 'till we exhauſt the little property we poſſeſs; and when we can keep ourſelves no longer afloat, on what is called Credit, we ſink into beggary and contempt.

This filly affectation of a man's wiſhing to appear more wealthy than he is, gives him an uneaſy mind, and makes him endure all the torments of poverty. They that go to his houſe ſee great plenty, but are ſerved in a manner that ſhews it is all unnatural, and that the maſter's mind is not at home, in the midſt of all his grandeur. And what gives the unhappy man this peeviſhneſs of ſpirit is, that his eſtate is dipped and is eating out with uſury, and yet he has not the heart to ſell any part of it to pay his debts. A proud ſtomach, at the expence of reſtleſs nights, conſtant inquietudes, danger of affronts, and a thouſand nameleſs inconveniences, preſerves this canker in his fortune, rather than it ſhould be ſaid that he is a man of fewer hundreds a year than he has been commonly eſteemed; whereas to pay for, perſonate, and to keep in one's hands a greater eſtate than we really have, is, of all others, the moſt unpardonable vanity, and muſt in the end reduce the perſon, who is guilty of it, to diſhonour: and yet it is impoſſible to convince ſuch a one, that if he ſold as much land as would pay off that debt, he would ſave four ſhillings in the pound, which he gives for the vanity of being reputed the maſter of what he does not poſſeſs.

If

If this proud man will but look about him, he will ſee ſufficient to humble him:—a number of unhappy French Emigrants, once of exalted rank and unwieldy fortune, reduced, by an unexpected blow of fate, to beggary, and obliged to live upon the charity of thoſe they would, perhaps, at one time of their lives, have thought beneath their notice.

I know it is urged, as one plea, for keeping up appearances and giving ſplendid entertainments, that by ſuch means we improve a ſocial intercourſe among our acquaintance, and have the honor of keeping the beſt company: ſome men are idle enough to imagine that they thus create a number of friends. Trencher-friends 'tis true they create, but this is all, and ſuch are not worth the having. When the open-hearted has ſpent his all upon *ſuch* friends what do they do?—Deſert him;—they ſmile at his paſt folly, and quit him, as the leaves do the trees, at the approach of winter.

I would not be underſtood to recommend a cloſe penurious way of living; on the contrary, I would have every man live well, but live within his income; and if that income is not ſufficient to ſupport the rank he bears, it is rather a misfortune than a crime, and he will be more an object of pity than of cenſure. If a man can leſſen his rank, in ſuch a caſe he would be wiſe to do it. Perſons of ſmall fortune have prudently declined a title; and though men of more exalted rank would find it difficult, thus to hide themſelves from the notice of the world,

yet

yet if they could, it would be prudent ſo to do, and not like beggar'd peers, ſuffer their anceſtry and their honours to be read merely in their ſmiles, their air, or their eye-brows. Our progenitors were ſo ſenſible that a man's rank ſhould be laid aſide, or fall with his fortune, that in the year 1477, George Nevil, Duke of Bedford, was degraded by Act of Parliament, and his titles taken from him, for not having ſufficient fortune to ſupport his dignity. It is truly laughable to ſee men boaſting of their family honours, who have no ſhadow of claim to honour but hereditary ſucceſſion; neither property nor merit. Family honours at beſt are but ideal. He who reminds us upon all occaſions of his anceſtors, puts us upon making compariſons to his own diſadvantage, and ſometimes to his great diſgrace.

None of theſe would care to ſee their pedigree of anceſtors appear together under the ſame characters they bore when they acted their reſpective parts in life. If the genealogy of every family was preſerved, there would probably be no man living valued or deſpiſed on account of his birth; for there is ſcarce a beggar in the ſtreets, who could not find himſelf lineally deſcended from ſome great man; nor any one of the higheſt title, who would not diſcover ſeveral low and indigent perſons among his forefathers; which, however, is no diſ-

paragement to the perſon who has merit of his own. In moſt of the pedigrees hung up in old manſion-houſes, the liſt is begun with a great ſtateſman, or ſoldier in ſome honourable commiſſion without taking the leaſt notice of the honeſt artificer that begat him, or of any of his frugal anceſtors before him: *they* are torn off from the top of the regiſter, and we are not left to imagine that the noble founder of the family was ever born of a woman. I could ſay a great deal more upon this head, but it is rather wandering from my ſubject, that of making our ſituation, if poſſible, keep pace with our fortune, and that we may not wiſh to live beyond our income.

If a man has any office, and has not ſufficient fortune to ſupport its dignity and expence, he ſhould immediately reſign it; for he can never ſuppoſe that the ſtate depends upon his ſingle ſervice, and that there are not enough beſides himſelf, of larger fortunes, who are ſufficiently qualified for public employment. And when a man has reduced himſelf to private circumſtances, his neceſſities will be leſſened, and then fewer conveniences will ſerve.

He who lives within his income, may be truly called a *rich* man. It is this that gives the Hollanders the reputation of being wealthy. They never live to the extent of their fortunes; and, of courſe,

are

able to do a deal of good. A family eſtate with them is ſeldom put up to ſale; whereas, with us, inheritances are ever at market. A Dutchman contributes as largely and as cheerfully to the exigences of the ſtate, or to the erection of a public building, as he would to the repairs of his houſe, or the decoration of his garden.

Many a man lives above his preſent income, and of courſe upon the property of his tradeſmen, on the proſpect of ſome future place, project, or reverſion, that may put him into caſh. This is called living up to *expectations*, not to *poſſeſſions*, and has been the ruin of many tradeſmen who have met with no misfortunes in their buſineſs, and has reduced many a man of fortune to poverty, who has never ſuffered from repairs, taxes, law-ſuits, or other loſſes. They who will live *above* their preſent circumſtances, are in great danger of living in a little time much *beneath* them; or, according to the proverb, "The man who lives by *hope*, will die by "*hunger*." Depending upon contingent futurities, occaſions romantic generoſity, ſenſeleſs oſtentation, and generally ends in beggary and ruin.

But the good economiſt contracts his deſires to his preſent condition, and whatever may be his expectations, lives within the compaſs of what he actually poſſeſſes; he never ſacrifices his fortune to fools, to knaves, or flatterers, but wiſely huſbands

his property, chuſing rather to depend upon his own ſtock, than the friendſhip or good ſervices of others. He cannot endure thoſe who covet the wealth of other men, at the ſame time that they ſquander away their own; nor thoſe who had rather ſee their children ſtarve like gentlemen, than thrive and grow rich in a profeſſion or trade beneath their rank.

To be reſpectable, it is not neceſſary to live in a certain line of life.—Every man may be conſidered as the centre of a circle; ſome of a larger, ſome of a ſmaller; and, in this light, he is of greater or of leſs importance, according to the character he bears.—A man ſhould give dignity to his *ſituation*, not his ſituation to *him*.—He who has feweſt wants, and is moſt able to live within himſelf, is not only the happieſt, but the richeſt man; and if he does not abound in what the world calls Wealth, he does in Independency. Though he may not be a Peer of his own country, he is a Lord of the creation; may fill his ſtation equal to the firſt of men; and look down with pity and contempt on the tinſelled ſycophant, though covered with an ermined robe, and parading with a ducal coronet.

I will allow, it is rather mortifying to ſee a neighbour, of leſs pretenſions than ourſelves, living in a degree of ſplendour which we cannot reach. If his fortune be large enough to admit of it, it is

well; if not, he is an object of contempt. But, be it as it may, whilſt we have ſufficient to command the neceſſaries and indulgences of life (wanting the ſuperfluities), and do abſolutely enjoy them, we are in a ſituation equal to any man; and if we keep but a pair of horſes, and pay for that pair, we are far more reſpectable in the eyes of ſenſible people, than he who is drawn in a coach and ſix, but his gate everlaſtingly crowded with importunate creditors. It is an old proverb, that what the eye does not ſee, the heart does not grieve. Habit is ſecond nature; and we want nothing to which we are not accuſtomed. The greater part of our wants are of our own creating, and it requires only a reſolution in order to get the better of them.

Perſons with circumſcribed fortunes, or whoſe family encreaſes upon them, would do well to retrench their expences in time; or retire from towns, and lay out their money with economy. It is wonderful to think what an apearance in life a perſon may make for a little money, comparatively ſpeaking, who reſides wholly in the country, and makes the moſt of what he poſſeſſes. I ſpeak not to perſons in trade, as the ſcheme may be impracticable with them, but to gentlemen of ſmall fortune, who, in a rural retreat, with a few acres of land, may live as well on three or four hundred pounds a year, as many do on three times the ſum. The

occupier of a middling farm enjoys all the neceſſaries and conveniences of life, and many of its ſuperfluities. Where ſhall we meet with better health, than where temperance and exerciſe enliven the mind, invigorate the body, and give a conſtant flow of ſpirits? A country life is commonly a cheerful one; we there meet few of thoſe rubs that embitter the hours of other men, and are the too conſtant attendants on ambition and vanity. It is there only that true happineſs and independency can be found; where honeſty and the beſt of manners mark the man; and where employment exempts from the ill effects of luxury. A new mode of living may at firſt be a little aukward; but the retirement of a year or two will produce ſuch heartfelt ſatisfaction, as will convince the perſon retiring, it was the beſt ſtep he ever took in his life.

In the outſet of life, before a man of ſettled income fixes his eſtabliſhment, he ſhould conſider not only the *neceſſary* expences of his family, conſiſtent with his ſituation in life, but the *extra* expences attending thoſe appendages he may conſider as eſſential to his happineſs or rank; that is to ſay, ſupernumerary houſes, ſervants, carriages, horſes, &c. and ſtudy how far he is able, or it may be prudent, to indulge in them. He ſhould conſider the children he is likely to have, and make a proviſion for them ſuitable to his rank and fortune. Were gentleman

tlemen to do this, or employ ſome intelligent perſon to arrange this for them, we ſhould not ſee ſo many eſtates at market, and ſo many heirs to a good landed property overthrown. If an eſtate be entailed, and proviſion made at marriage for a widow and younger children, the poſſeſſor of ſuch eſtate may, laying a ſufficiency by for repairs, live up to the very extent of it; but even in doing this, it is neceſſary he ſhould know what his eſtate will enable him to ſpend, and he ſhould ſet out on a principal that his rental will not equal his nominal eſtate. His houſes, the growth of his timber, and the profits of land occupied by himſelf; his garden, his park, his manors, his waters, his game, &c. all tell into the nominal eſtate, but his rental will fall far ſhort of it; and it is out of his rental or annual rents that he ſhould lay by for repairs, or proviſion during life for his children, when of age and to be ſettled in the world. Five per cent. or 50l. a year in every 1000l. is not too much for annual repairs, and the proviſion to be made at his death for widow or children; but he may live to ſee his youngeſt child of full age, and neceſſary eſtabliſhments are to be made for all his children, and one for his heir, ſuitable to his own rank and fortune and his ſon's expectations in life; unleſs he would be expoſed to the cenſure of the world, and

have his heir daily praying for his death. What this ſhould be, I ſhall leave to every man's own feelings; it is ſufficient that I hint the *neceſſity*. In the courſe of theſe pages, I will ſhew him pretty nearly the expences not only attending a family, but all thoſe things which he may call *requiſites*, and which he can not or ought not to do without. In examining into theſe he will be able to judge for himſelf.

When a man's income fluctuates, as is the caſe of a man in buſineſs, it is not only incumbent on him, to lay by ſo much annually, as a proviſion for his family, but a ſtill greater ſum, leſt any unforeſeen accident ſhould reduce his income. In my opinion, every man, if his income will admit of it, ſhould at leaſt lay by two fifths of his annual gains, that is, one fifth for contingencies, and one for his family, viz. 200l. out of every 500l.

The articles of living are within theſe three or four years paſt unaccountably increaſed in their price, ſo much ſo, that a man cannot live ſo well for 500l. a year, as he could then for 400l. If he cannot therefore increaſe his income, he muſt decreaſe his expences, unleſs he means to be involved in debt.

When

When this Work was firſt publiſhed in 1787,

The quartern loaf was 7½d. now it is 1s. ½d.
Sugar ſold at 10d. per lb. now is 1s. 2d.
Butter, 9d. per lb. now is 1s. 2d.
Meat, 5d. per lb. now is 8d.
Coals, 38s. per chaldron, now is 58s.
Hay, 4l. a load, now 6l.
Straw, 21s. a load, now 36s.
Oats, 18s. a quarter, now 30s.
Wine now is raiſed again in price.

So that if I had ſaid there was a difference of *two* fifths in the value of his money, inſtead of *one* fifth, I ſhould have been nearer the truth.

The following then is an eſtimate, whereby a gentleman, with a wife, four children, and five ſervants, living in the country, may, with frugality, ſave 2,500l. in the courſe of twenty years, keep two of his children at a boarding-ſchool, drink wine every day at his table, keep a carriage and four horſes, and make an appearance equal to a man in town who ſpends 900l. a year, for near half the money, as may be ſeen by comparing this eſtimate with that further on, of the ſame family living in London; and may with the further addition of a ſmall farm, live equally well for conſiderably leſs.

No. I.

No. I.

THE FAMILY ESTIMATE.

	Annually. £.	s.	d.
Rent of a houſe, with about 30 acres of land*	60	0	0
Taxes and tythes†, about - - -	18	0	0
Bread from the farm. See the Farming Eſtimate, No. 2. page 32.			
Butter from the farm. See the Cow-Eſtimate, No. 5.			
Cheeſe ditto. See ditto.			
Milk and eggs, ditto. See ditto.			
Flour, accounted for with the bread, No. 2.			
Meat and fiſh. See the Meat-Eſtimate, No. 3, - - - - - -	16	5	0
Carried forward	94	5	0

* Of theſe 30 acres, about 22 ſhould be graſs. If ſo much paſture land cannot be got, ſhift muſt be made, by laying down land with artificial graſſes, ſuch as clover, lucerne, ſaint-foin, &c. The additional produce of which will ſufficiently atone for the expences attending them. Many houſes may be procured for this price, and genteel ones, even within 40 miles of London; if further off, for much leſs.

† Suppoſing the houſe and land rated at 40l. a year, and the houſe to pay for 20 windows. I allow 2s. *per* acre for tythe, but nothing for the highway rate, which is 1l. 7s. *per annum*, as the horſes may do the ſtatute duty.

	Annually. £. s. d.
Brought on	94 5 0
Poultry from the farm.	
Salt, vinegar, muſtard, oil, and ſpices, per week, 1s 9d - - -	4 11 0
Vegetables and fruit from the garden*.	
Small beer, 2 gallons *per* day, which, brewed at home, and reckoned at 5d. *per* gallon, will allow ſufficient ale for the maſter's table, &c. without any additional charge, that is 5s. 10d. *per* week, or† - - -	15 3 4
Tea ½ lb. 2s. *per* week, or‡ - -	5 4 0
Carried forward	119 3 4

* I have not reckoned ſeeds, as the garden will produce theſe.

† In this eſtimate a quarter of malt is allowed to 76 gallons of ſmall beer, and 36 gallons of ale. The copper heated with furze, or heath, cut from the neighbouring common, or wood off the farm.

‡ In the article of tea a great ſaving may be made, if the proceſs of making it was altered. Make a tincture of tea, by pouring boiling water on it in a metal pot. Let it ſtand 20 minutes, and put no more water in it than is neceſſary for the company to fill their cups a third or a half full, without the neceſſity of adding more water. Then when tea is to be ſerved fill each cup a third or half full, according to the ſtrength of the tincture, and fill the cups from an urn or kettle. By this mode the tea will always be hot and equally ſtrong to the end, and one tea-ſpoonful will be found ſufficient for three cups for each perſon; whereas, according to the

	Annually. £.	s.	d.
Brought on	119	3	4
Sugar for all purpoſes, 3s. *per* week*, or	7	16	0
Candles 5lb *per* week, at 9s. *per* dozen † 3s. 9d. *per* week - - -	9	15	8
Coals, 8 chaldrons *per* year, laid in at 2l. *per* chaldron ‡ - - -	16	0	0
Charcoal, 10 ſacks, at 2s. 6d. - -	1	5	0
Carried forward	154	0	0

preſent mode of making it, three times the quantity is often uſed. There are 14 tea-ſpoonfuls in an ounce, of courſe two ounces a week is ſufficient for each perſon morning and evening.

Perfumers ſell what they call Bergamot fruit, which is ſmall pieces of wood in ſhape of fruit ſteeped in Bergamot. Keep one ſuch piece of wood in a caniſter of 4lb. of tea, and it will give it a fine flavour, ſo as not to know ſouchong of 5s. a lb. from that of 8s.

* Thoſe who drink tea, uſe on an average ¾ lb. weekly.

† Mould and common candles may be bought together, at the price of common ones.

A pair of wax candles in the parlour occaſionally, will not make much more than 20s. a year difference in the expence, they burning double the time of tallow.

‡ Theſe muſt be fetched from the wharf by your own horſes, and the copper muſt be daily heated with furze, or heath, which may be cut on the neighbouring common. Thoſe who live near pits, have them at a much leſs price. See the Farming Eſtimate, No. 2.

	Annually. £.	s.	d.
Brought on	154	0	0
Soap, ſtarch, blue, and occaſional aſſiſtance for waſhing for five perſons, 7s. *per* week *	18	4	0
Whiting, fullers earth, &c. 2d. *per* week † or	0	8	8
Wine, punch, &c. ‖ - - -	19	10	0
Threads, tapes, and all ſorts of haberdaſhery, 1s 6d. *per* week, or - -	3	18	0
Powder, pomatum, blacking, &c. § 6d, *per* week	1	6	0
Tax - - - -	2	2	0
Repair of furniture, earthen ware, &c. 2s. 6d. *per* week - - -	6	10	0
Wages of a man ſervant, to act in the capacity of coachman, and to manage the farm -	10	0	0
Livery for ditto, to be worn occaſionally -	3	0	0
Wages of a man ſervant, to act in the capacity of gardener ¶ and footman - -	15	0	0
Carried forward	233	18	8

* The two men to be waſhed out at their own expence.

† Sand, brick-duſt, wood to light fires, &c. are not reckoned, as theſe may be procured in the country without money.

‖ Wine, allowing five bottles a week, half of it Port wine, half made wine. Port wine, if a pipe, is bought between two or three friends, and bottled at home, will not coſt the buyer more than 2s. *per* bottle; the made wine half the price, together 7s. 6d. What is ſaved in wine, may be expended in brandy or rum.

§ The maſter and miſtreſs muſt each dreſs their own hair.

¶ The following book will aſſiſt upon this buſineſs, price Two Shillings, not bigger than a pocket almanack, ſold by gentlemen

	Annually. £.	s.	d.
Brought on	233	18	8
Livery for ſervant, to be worn occaſionally when waiting at table, or following the carriage	4	0	0
Tax on men - - -	2	10	0
Two children kept at ſchool, 20l. each -	40	0	0
Extra expences attending them, as breaking up, being at home in the holidays, pocket-money, &c. - - - -	6	0	0
Cloaths for four children (the mother's caſt cloaths to be made up occaſionally) - -	24	0	0
Cloaths for the maſter, with pocket expences	35	0	0
Ditto for the miſtreſs, with ditto -	25	0	0
Apothecary engaged by the year, (no bill ſent in)	4	0	0
Carried forward	374	8	8

the publiſher of this volume, viz. the *Garden-Companion* for gentlemen and ladies; or, a Calender, pointing out what ſhould be done every month in the green-houſe, flower, fruit, and kitchen garden: with the proper ſeaſons for ſowing, planting, &c. (with the time when the produce may be expected), ſo as to have a regular ſucceſſion of flowers and vegetables throughout the year. To which are added, a complete liſt of the flowers and ſhrubs that blow each month. With a number of curious experiments in gardening. With the help of this book, any country ſervant may be inſtructed to look after a ſmall piece of ground at a very little expence; make that ground go a great way, and ſupply the table with every thing in ſeaſon. The ladies alſo are here inſtructed how to diſpoſe their flowers to the beſt advantage, and to procure a general bloom throughout the year.

	Annually. £.	s.	d.
Brought on	374	8	8
Boy; no livery, but clothed from his maſter's old wardrobe * - - -	5	0	0
The wages of two maids † - -	14	0	0
Expences of the farm. See No. 2. -	40	0	0
Duty of a four-wheel'd carriage -	7	14	0
Wear and tear of ditto ‡, and harneſs, for even money - - - - -	3	17	4
There muſt be laid up, one year with another, for 20 years, in order to leave each child and a widow, if there ſhould be one, 500l. each	75	0	0
	520	0	0

* This boy to drive the plough occaſionally, or ride and drive when the carriage is uſed as a poſt chaiſe, or to ſend on meſſages.

† They may be had for much leſs, at a diſtance from London.

‡ By applying to ſome coach-makers, you may change your ſet of wheels every year for a ſtrong ſecond-hand ſet at 2l. the ſet, which will reduce the expences of this article. A good faſhionable ſecond hand carriage may be frequently met with for about 20l. which, when freſh painted, at about the expence of 6l. will look as well as new.

OBSERVATION.

It may not be unneceſſary to remark, that 15 or 20 *per cent.* may be ſaved by paying ready money for

for what we buy; beſides preventing things being charged the family never had.—Buy your grocery, and ſuch things as country ſhopkeepers have from London, always in London; and ſuch things as they purchaſe at a diſtance from town, endeavour to get at the firſt hand in the country.

No. II.

THE FARMING ESTIMATE.

Acres.		£.	s.	d.
10	—Of graſs for horſes. See the horſe-eſtimate, No. 4. Six acres of this are to be laid up for hay. The expence of making and thatching, with the aſſiſtance of your own men and horſes, will be about 5s. *per* acre -	1	10	0
7	—Of graſs for cows. See the cow-eſtimate, No. 5. Two acres and a half of this are to be laid up for hay: the expence, as above, 5s. *per* acre - - - -	0	12	6
8	—Of oats will yield about 36 quarters, of which the four horſes will conſume 17 qrs. 4 buſhels. See the horſe-eſtimate, No. 4.			
	17 *Qrs.* 4 buſhels			
	For poultry and pigs 13 *qrs.* 4 buſhels			
	For ſeed to re-crop the ground 5			
	Quarters 36	2	2	6
25				

Acres.		£.	s.	d.
25	Brought on	2	2	6

The expences attending this will be as follow.

	£.	s.	d.	£.	s.	d.
Mowing - -	0	16	0			
Getting in, about -	1	0	0			
Threſh. 36 qrs. at 1s. 6d.	2	14	0			
				4	10	0

2—Of wheat, producing 48 buſhels, 8 gallon meaſure, will furniſh a family of 9 perſons with flour and bread, each perſon eating about ¾ lb. of bread daily, the average weight in a family; it will leave alſo five buſhels to recrop the land. Good land will produce a greater crop. The expence attending it will be * as follows:

27 *Acres.*						
Weeding - - -	0	5	0			
Reaping - - -	1	4	0			
Threſhing - - -	0	18	0			
Getting in - -	0	0	0			
				2	7	0
Carried forward				8	19	6

* The corn muſt be ground and ſifted at home with a hand-mill, &c. the bran will then help to keep the hogs. Yeaſt is not reckoned in the article of bread, there being methods to preſerve yeaſt; or the yeaſt from the brewings may be ſold, which will buy yeaſt when wanted. To preſerve yeaſt, ſpread it on the outſide of a handbowl laying it in the ſun, or before the fire, and as it drys put on more, till you can ſcrape

Acres.				£.	s.	d.
27			Brought on	8	19	6
3—	Of beans, will produce about 7 quarters 4 buſhels, of which it will take to fatten twelve porkers, about 1 buſhel and a half each	*qr.*	*buſh.*			
30		2	4			
—	Four bacon hogs, at 1 quarter each,	4	0			
	Seed to recrop the land	1	0			
		7	4			

The expences attending the crop will be,

	£.	s.	d.			
Setting	0	15	0			
Hoeing twice	1	8	0			
Cutting	0	10	0			
Threſhing	0	11	3			
				3	4	3
Cutting about 300 faggots of furze, at 2s. *per* hundred, for heating the oven twice a week				0	6	0
Cutting about 1100 faggots of furze for heating the copper, daily*				1	2	0
Carried forward				13	11	9

it off about the thickneſs of a thick paſte, then ſpread it on coarſe brown paper, and place it in the ſun till dry, and keep it ſo.

* Three faggots will heat either the oven or the copper. The expence attending this article may be ſaved, as the men ſervants

	£.	s.	d.
Brought on	13	11	9
Extra expences on four horſes. See the horſe-eſtimate, No. 4. page 38.	10	15	0
Decline in value of 3 cows. See the cow-eſtimate, No. 5. page 40. -	3	0	0
Wear of harneſs annually, about -	0	14	0
Wear of implements ditto, about -	6	17	0
Expence of fences and other ſundries, for even money - - -	5	2	3
	40	0	0

OBSERVATIONS.

N. B. The crops on the land ſhould be changed every year; but this will not alter the real produce.

In cultivating theſe 30 acres of land, the horſes will be employed only about 52 days in the year, which on an average, is only one day in the week: of courſe, your farming ſervant will often be at liberty to threſh your corn, and do many other things: this will ſave much of the money I have charged for labour.

ſervants may cut the furze at leiſure times. The farming-man ſhould underſtand all kinds of huſbandry, hedging, thatching, &c. &c. Thus many of the expences charged might be ſaved.

I have allowed a fourth horſe in this eſtimate, as, ſhould the gentleman be fond of riding, he may keep one for that purpoſe. The other three I would recommend ſhould match in colour and ſize, and ſhould have nag-tails; as, ſhould one fall lame, another is ready to ſupply its place; beſides, they may occaſionally be uſed as ſaddle-horſes; or were the whole four to match, with a very little extra-expence in the harneſs, and an additional jacket to lay by, they might all be put to the carriage at times. If one or two of them were mares, a perſon might then breed his own horſes, which would be alſo a ſaving.

No. III.

THE MEAT-ESTIMATE.

Twelve porkers ſhould be killed yearly †, that is, about one a-month, and four hogs for bacon, thus.

	lb.
Twelve porkers, at 7 ſtone each, or 56 *lb.* give of meat	672
Four hogs * for bacon, at 25 ſtone each, or 200 *lb.* give - - - -	800
	1472

* One ſow is ſufficient to ſupply the family with ſixteen pigs yearly.

† If porkers are conſtantly kept on ſkimmed milk, they will require no meal to fatten them, if killed under 12 ſtone each.

Here

1472 *lb.* of meat is about 28 *lb.* weekly, equal to[7] four days proviſion for 9 perſons, and †

Fowls, ducks, turkeys, pigeons, and geeſe, will give the fifth day's proviſion for the ſame number.

The expence of the above is included in the farm. All that is neceſſary then to be paid for meat, is the proviſion of two days: thus

	£.	s.	d.
9 *lb.* beef or mutton, at 5*d.* - - -	0	3	9
5 *lb.* fiſh *, at 6d. - - -	0	2	6
Per week,	0	6	3
Or *per* year,	16	5	0

Here alſo will be a ſaving. In cold weather, they ſhould lie warm and half a pint of tick beans given to each daily, will warm their inſides and keep their coats fine. Currying them occaſionally, and waſhing them with ſoap-ſuds helps their growth.

† Leſt living on ſwine's fleſh four days in a week ſhould be thought improper, it may be obſerved, that your butcher will occaſionally take a ſide of pork, and give other meat in exchange: thus you need eat pork only two days in the week, and the other two, bacon or ham with poultry.

* Dried ſalt-fiſh, bought of the wholeſale dealers in Thames Street, will not coſt more than 3d. *per lb.* which will allow more to be paid for freſh fiſh: beſides if near a river, ſome kinds of fiſh may be caught occaſionally.

No. IV.

THE HORSE-ESTIMATE.

Horſes may be turned out to graſs from about May 20 to October 20, they then ſhould be taken into the ſtable and ſtraw-fed, with corn, till about February 20; after this they ſhould be fed with hay and corn till May 20 again.

Now, it will require of graſs to feed four horſes through the ſummer, with the addition of latter-math and turning into ſtubble, four acres. When fed with hay, each horſe will eat about two and a half truſſes *per* week; but I allow three truſſes to afford for hay cut into chaff; this amounts to about one load for each horſe; or ſay four and a half for the four. But if a pair of theſe horſes are uſed often in a carriage, they ſhould never be kept upon ſtraw; of courſe, while the other two are fed on ſtraw, theſe will eat about three loads more of hay; this, with the four and a half loads reckoned above, will be the produce of ſix acres; and this, added to the four acres for ſummer-feed, makes the ten acres.

I allow each horſe half a peck of oats a day, from October 20 to May 20; that is, three quarters, two buſhels, one peck, which, for the four, is about thirteen quarters; but it may be neceſſary to give the carriage horſes the ſame quantity all the ſummer,

which, in the whole, conſumes ſeventeen quarters and a half. The other two horſes need no corn in the ſummer, unleſs very hard worked.

N. B. To ſave graſs and oats, green clover might be given to horſes in the ſtable, till near the middle of October: for while they feed on this, corn is not neceſſary.

Horſes ſhould have as much chaff as they will eat. Beſides the chaff of the corn, give each half a buſhel of cut chaff daily (hay and ſtraw mixed), this would coſt a penny a buſhel cutting, but buy a chaff box, &c. which will coſt 20s. and have a ſervant that can cut it; a truſs of ſtraw and a truſs of hay when cut, will make about 11 buſhels, which a man can cut in a wet day in two hours and a half.

	£.	s.	d.
Shoeing, once in ſix weeks, at 2s. *per* ſet: the price paid by farmers, - - -	0	16	0
Phyſic, *per* even money * - - -	0	6	0
Decline in value of four horſes annually	8	0	0
Tax on two horſes that run in the chariot	1	13	0
£.	10	15	0

* Your ſervant ſhould be able to bleed, and as to phyſic, the *Gentleman's Pocket-Farrier*, price 1s. ſold by the publiſher of this Volume, will direct how to cure an ailing horſe, at even a leſs expence than this; every remedy in that book I have proved experimentally efficacious. *Note*, it is ſo ſmall as to lie in a pocket book, and teaches you how to treat a horſe, if ill upon the road.

No. V.

THE COW-ESTIMATE.

Suppoſing a cow to be dry three months in the year, during which time ſhe may be fed upon ſtraw, there will require only nine months good feed. Now, one acre and a half of graſs will feed her well from the time you lay your paſtures up for hay; ſuppoſe from the middle of April to the middle of October (ſix months), with the occaſionally turning them on the common and into the ſtubbles. The ſpring graſs of thoſe paſtures, before laid up for hay, will keep her from the middle of February to the middle of April (one month), ſo that there are but two months, to feed her on hay; and ſhe will, in three months allowing a little for waſte, eat about one load, or three truſſes a week.

	Acres.
Thus the three cows will eat three loads, the produce of - - - - -	2 and a half
And alſo the graſs in ſummer of -	4 and a half
	7

A cow, with this keeping, will yield milk and cream for the family, and, on an average, about 132 *lb.* of butter, and 215 *lb.* of cheeſe, but in order to this they muſt be young cows.

Three cows then will yield annually 396 *lb.* or about

about 7 *lb.* and a half *per* week, enough for the family.

Alſo 645 *lb.* of cheeſe annually, that is about 12 *lb.* *per* week, enough for the family.

The ſkimmed milk will go a great way towards keeping the pigs (nay, a pig will fatten on ſkimmed milk alone, if it has as much as it can drink); and three calves annually will ſerve to meet other little expences not thought of.—Care muſt be taken to have two of theſe cows always in milk.

	£.	s.	d.
The decline in value of theſe cows will be annually, about - - -	3	0	0

AN ESTIMATE

Of the expences of the ſame family, ſuppoſing them to live in London, equally well only, and every article to be purchaſed.

	Annually: £.	s.	d.
Rent of a houſe - - -	60	0	0
Taxes about - - - -	30	0	0
Bread and flour for 9 perſons, 7 *lb.* a day, at 2d. a *lb.* 8s. 2d.* - - -	21	4	8
Butter 7 *lb.* and a half *per* week, at 10d. -	16	5	0
Cheeſe 12 *lb.* *per* week, at 6d. - -	15	12	0
Carried forward	143	1	8

* Bread is now 3d. a *lb.*

	Annually. £.	s.	d.
Brought on	143	1	8
Milk 2 quarts *per* day, at 3d. *per* quart -	9	2	0
Cream *per* day, 3d. - -	4	1	6
Poultry *per* week, 9s. - -	23	8	0
Fiſh ditto, 3s. - -	7	16	0
Meat 37 *lb. per* week, at 6d. -	48	2	0
Vegetables and fruit, 8s. *per* week, or about	20	0	0
Salt, vinegar, muſtard, oil, and ſpices, at 1s. 9d. *per* week - - -	4	11	0
Small-beer 2 gallons *per* day, at 6d. *per* gallon	18	5	0
Strong-beer for the maſter's table 1s. *per* day, as *per* former eſtimates - -	18	5	0
Tea 2s. 6d. *per* week - -	6	10	0
Sugar 3s. *per* week for all purpoſes -	7	16	0
Candles, as in other eſtimate - -	9	15	8
Coals ditto, 12 chaldrons, at 45s. -	27	0	0
Charcoal, 10 ſacks, at 3s. - -	1	10	0
Soap, &c. and waſhing dearer in town -	13	0	0
Whiting, fullers-earth, ſand, brick-duſt, and wood, 8d. *per* week - - -	1	14	9
Wine, punch, &c. - -	19	10	0
Haberdaſhery 1s. 9d. *per* week -	4	11	0
Powder, pomatum, blacking, 6d. *per* week	1	6	0
Tax - - -	2	2	0
Repair of furniture, &c. 3s. *per* week -	7	16	0
Coachman's wages and livery -	28	0	0
Footman's wages and livery -	24	0	0
Boys wages - - -	5	0	0
Carried forward	456	3	7

	Annually £.	s.	d
Brought on	456	3	7
Two maids wages - -	20	0	0
Taxes for ſervants - -	4	19	0
Schooling for two children -	40	0	0
Extra expences for ditto - -	6	0	0
Cloaths for four children - -	24	0	0
Cloaths for the maſter, with pocket expences	45	0	0
Ditto for the miſtreſs, with ditto -	40	0	0
Apothecary - - -	4	0	0
Duty for a four-wheeled carriage -	7	14	0
Wear and tear of ditto, double on the ſtones	11	12	8
Rent of a ſtable in town for three horſes	10	0	0
Oil, greaſe, and wear of combs -	1	10	0
Blackſmith for ſhoeing three horſes, once a month 3s. 4d. a ſet	6	0	0
Farrier about - - -	1	10	0
Hay for 3 horſes, about 12 loads, at 5l. -	60	0	0
Oats for ditto, about 34 quarters, at 27s.	45	18	0
Straw about four truſſes *per* week, at 1s. per truſs	10	8	0
Decline in value of the horſes, about -	20	0	0
Wear of harneſs, &c. about -	2	0	0
Taxes on three horſes - - -	2	0	0
To be laid by annually, as in other eſtimates	75	0	0
	896	15	3
Expences of the ſame family living in the country - -	520	0	0
Difference - -	375	15	3

So

So that the country gentleman lives for nearly half the money; beſides in this town-eſtimate there are but three horſes kept; whereas in the country we admit of four, and there are alſo a variety of other comforts, as living in a better houſe for the money, a pleaſurable garden, and of every other thing in plenty, as vegetables, fruit, game, river fiſh, poultry, cream, &c. &c. In this Town-eſtimate I ſuppoſe a degree of economy which few people attend to, or, inſtead of 896l. the Town-eſtimate would be conſiderably greater; on the other hand, there will be many ſavings in the Country-eſtimates that I have paſſed over.

IF a gentleman, by way of amuſement, or leſſening his expences, will add about fifty acres of land more to his thirty-five, he may, with the ſame number of ſervants, excepting a little aſſiſtance at harveſt, reap the following advantages, with this difference only, that it will require a little more of his own attention, and leave his men and horſes leſs at leiſure to wait upon him. He muſt then ſend the produce of his farm to market, and inſtead of keeping a horſe merely for the ſaddle, he muſt admit him to draw occaſionally: but even here, he may have his horſes for his pleaſure, on an average, two or three days in the week.

Theſe

Theſe fifty acres I will ſuppoſe to be arable, and as land will produce more one year than another I will give a courſe of crops for ſeven years, and ſhew the annual profits on an average. The courſe then will be, ſuppoſing the ground to be tolerably good;

1 Turneps	3 Barley	5 Beans
2 Wheat	4 Clover	6 Oats

Although it will be neceſſary to have ſome of each kind every year, the amount, at the year's end, with good management, will be the ſame.

1. Turneps.

The natural expences in the firſt courſe will be as follows:

Expences.	£.	s.	d.
Seed, 2*lb. per* acre, at 6d. *per lb.* -	2	12	0
Hoeing twice, at 10s. *per* acre -	25	0	0
Rent, tythe and taxes, 25s. *per* acre	62	10	0
Extra tear and wear, fencing, &c. -	8	0	0
	98	0	0
Produce.			
Fifty acres fed with ſheep -	125	0	0
Expences - -	98	0	0
Profit	27	0	0

2. Wheat.

2. WHEAT.

Expences.	£.	s.	d.
Seed 2 buſhel and a half *per* acre, at 8s.	50	0	0
Weeding, 5s. *per* acre - -	12	10	0
Reaping, 12s. - - -	30	0	0
Aſſiſtance to get it in - -	3	0	0
Threſhing 25 loads, at 5s. *per* quarter and binding ſtraw - -	25	0	0
Rent, tythes, &c. - -	62	10	0
Wear and tear, and fencing, &c. -	8	0	0
	229	7	0

Produce.	£.	s.	d.
Fifty acres, at 2 quarters and half, at 16l. *per* load - - -	420	0	0
One hundred load of ſtraw at 25s.	125	0	0
	550	0	0
Expences	229	7	6
Profit	320	12	6

3 BARLEY, and Clover ſown amongſt it.

Expences.			
Seed-barley, 4 buſhel, *per* acre, at 5s. *per* buſhel - -	50	0	0
Weeding, 5s. *per* acre - -	12	10	0
Mowing, 2s. - -	5	0	0
Raking, 2s. - -	5	0	0
Additional aſſiſtance to houſe it -	3	0	0
	75	10	0

	£.	s.	d.
Brought on	75	10	0
Threshing 225 quarters, at 2s. 6d. *per* quarter - - -	28	2	6
Rent, tythes - - -	62	10	0
Clover seed, 10*lb.* *per* acre at 9d. -	18	15	0
Wear and tear, fencing, &c. -	8	0	0
	192	17	6

Produce.

Fifty acres, producing 4 quarters and a half *per* acre; 225 qrs. at 40s. -	450	0	0
Expences	192	17	6
Profit	257	2	6

4. 5. Clover.

Expences.

	£.	s.	d.
Mowing, at 2s. 6d. *per* acre -	6	5	0
Making and stacking, 5s. ditto -	12	10	0
	18	15	0
Ditto the second crop - -	18	15	0
	37	10	0
Binding 150 loads, at 2s. *per* load	15	0	0
Wear and tear, fencing, &c. -	8	0	0
	60	10	0
Rent, tythes, and taxes -	62	10	0
	123	0	0

Produce.	£.	s.	d.
Fifty acres, at the two crops, about 3 loads *per* acre, at 3l. *per* load -	450	0	0
Fifty acres after-grass, fed by cattle, at 10s. *per* acre - -	25	0	0
	475	0	0
Expences - - -	123	0	0
Profit	352	0	0

6. Beans.

Expences.	£.	s.	d.
Seed 2 bushels *per* acre, at 5s. -	25	0	0
Setting, at 5s. *per* acre -	12	10	0
Hoeing twice, at 12s. -	30	0	0
Cutting, at 5s. - -	12	10	0
Assistance to get it in - -	3	0	0
Threshing, 150 quarters at 2s. -	15	0	0
Rent, tythes, &c. - -	62	10	0
Wear and tear, &c. - -	8	0	0
	168	10	0

Produce.			
Fifty acres, producing three quarters *per* acre, at 40s. - -	300	0	0
Expences - -	160	10	0
Profit	131	10	0

7, Oats.

Expences,	£.	s.	d.
Seed, 5 bushels, *per* acre, at 3s. 6d. -	37	10	0
Weeding, at 2s. - -	5	0	0
Mowing, at 2s. - - -	5	0	0
Raking, at 2s. - - -	5	0	0
Hands to get in - - -	3	0	0
Threshing, 250 quarters, at 1s. 9d. -	21	17	6
Rent, &c. - - -	62	10	0
Wear, &c. - - -	8	0	0
	147	7	6

Produce.	£.	s.	d.
Fifty acres, yielding five quarters, *per* acre at 1l. 4s. - - -	300	0	0
Expences - - - -	147	7	6
Profit	152	12	6

A general View of the Profits for the seven Years.

	£.	s.	d.
Turneps - - -	27	0	0
Wheat - - - -	320	12	6
Barley - - -	257	2	6
Clover - - -	352	0	0
Beans - - -	131	10	0
Oats -	152	12	6
	1240	17	6

	£.	s.	d.
£	1240	17	6
The ſeventh year ſhould lie fallow, to renew the ground; therefore deduct the rent, &c. and wear and tear, &c. of this year	70	10	0
	1170	7	6

1170l. 7s. 6d. left profit in eight years, is at the rate of 146l. 6s. *per* year. This, deducted from 445l. the amount of the family expences, excluſive of the 75l. to be laid up, p. 31, leaves 299l. the total expence of keeping ſuch a family, &c.

OBSERVATIONS.

All lands will not yield the ſame courſe of crops; but the produce in ſeven years will be nearly the ſame.

I have ſuppoſed the ground to be tolerably good, and a particular attention to be paid in keeping it clean, well dreſſed, and in good tilth: for this purpoſe no ſtraw is to be ſold off the farm but wheat-ſtraw. It is all to be converted into fodder and dung.

If the farming ſervant can be ſpared at times, he may threſh much of the grain himſelf; this will be a ſaving; and there are ſtill many advantages to be reaped, if a man will enter into the ſpirit of farming, from a neighbouring common, in breeding ſheep, bringing up heifers, &c. and keeping geeſe.

In ſhort a tolerably good farm will, upon an average, produce, with good management, 30s. or 40s. *per* acre, free of all expences, horſes and men included.

The price that corn bears, will often make an alteration in the profits of a farm; but I have ſet it at a medium price.

If you wiſh to keep dogs, I will ſuppoſe the game you kill to pay the expence of them.

TO ſuch as wiſh to keep a few ſheep, the following Eſtimate will be acceptable.

Fine large ewes with lamb may be bought in at Michaelmas, at about 22s. each, which, in the July following, will ſell again for - - - £. 1 1 0

The lamb will then ſell for -	1	7	0
The wool of the two, ſhorn before ſold, will ſell for about -	0	4	6
	2	12	6
Deduct the firſt coſt -	1	2	0
Leaves profit - - -	1	10	6

OBSERVATIONS.

It will take about an acre of graſs to fatten five ſheep; but, where graſs is not plentiful, they may be fed on ſtubble till Chriſtmas, then on rye, and then on clover till ſold. No meadows will do for

ſheep in the winter, that are wet enough to let them ſink up to the firſt joint of their legs: it will rot them.

Note. An acre of turneps will feed 100 ſheep for the ſpace of ten days, or about eight from Chriſtmas-day to May-day.

N. B. Dung of ſheep, when folded upon land, for the richneſs of the manure, is equal in value to the profits ariſing from the ſale of them.

The principal Implements neceſſary for a ſmall Farm, are,

A waggon, and a harneſs for ditto.
A broad-wheeled cart, and a harneſs for ditto.
A plough.
A pair of large harrows.
A pair of ſmaller harrows.
A roller.
A winnow.
A ſeed kit.
Shovel, rakes, meaſures, ſacks, ſieves, &c.

And the whole may be bought new for about 70l. or 80l.

If a gentleman does not underſtand farming, he may ſoon acquire the knowledge from a clever ſervant*.

* TRUSLER's Practical Huſbandry, an octavo volume, 3d Edition, price 4s. ſold by the publiſher of this Volume, will let him readily into the whole buſineſs of farming. It is a clear, conciſe work, and well calculated for this purpoſe.

AN

An Eſtimate of the Profits of a Grazing Farm.

There is no regular method of grazing, that can or ſhould be ſtated or adopted. We ſee no two graziers' profits equally alike, on the ſame given quantity of land; nor would they be alike on the ſame land; for years, prices and abilities differ, and in each individual. Every grazier ſhould ſtock his land according to the growth of graſs, or probabilities of it, always attending to this, to have his land full ſtocked during the months of May, June, July, and Auguſt; afterwards a reſerve ſhould be thought of for winter.

The following eſtimate, is a juſt calculation of what can be made of one hundred acres of paſture land, where the grazier has an opportunity of purchaſing a ſupply of ſtock in the Spring, therefore, breeding a ſufficiency to fat his own: if he puts out lambs, or two-yearling wethers to winter, a conſiderable greater profit would ariſe.

The eſtimate ſuppoſes the breeder fattens what he breeds. We will firſt ſee the expences.

Suppoſe the rent and taxes to be, per acre, 40s.

	£.	s.	d.
100 acres - - -	200	0	0
and the ſtock to be 400 ſheep, worth 12s. each; of theſe 200 are ewes, - -	240	0	0
Carried forward	440	0	0

	£.	s.	d.
Brought on	440	0	0
Four hundred, 2s. 6d. a ſcore ſhearing	2	10	0
Ditto, 2s 6d. per hundred waſhing -	0	10	0
Clatting, 5d. per ſcore - -	0	8	4
Thiſtle ſpudding, 4s. mowing ditto, 21s. -	1	5	0
Shepherd's pay, 1s. per acre, (only 9d. if a horſe is found him) - -	5	0	0
Gripping 5s. hill cutting 10s. - -	0	15	0
Shearing 300 lambs 1d. each - -	1	5	0
Two hundred ewes lambing 10s. 6d. per week, or 3s. a ſcore - -	1	10	0
	453	3	4

Note, it will require 70 acres to breed in, and 30 of good land to fatten; 50 acres of breeding land will keep 200 ewes all the ſummer, and 20 acres will keep 133 tegs all the ſummer; the 70 acres will winter the 200 ewes, and this land will alſo winter 30 young beaſts. Now to the above muſt be added, other expences not on the land, as follows:

Expences as above - -	453	3	4
One hundred and thirty-three lambs, put out to winter keep, (or 140, allowing 7 for deaths) at 2s. a ſcore - -	20	0	0
Lamb-driving and turnpikes - -	2	0	0
Wool-weighing treats - -	0	10	0
	475	10	4

Now the profits are as follow:

	£.	s.	d.
Keep of 30 bullocks, worth 30s. each * -	45	0	0
Forty fat barren ewes ſold at 30s. -	60	0	0
Eighty wethers, ditto - - -	120	0	0
Thirty young beaſts wintering, at 10s. -	15	0	0
Sheep-ſhearing - -	2	0	0
Sixty lambs ſold at 12s. each - -	36	0	0
Wool - - -	100	0	0
	478	0	0

Now, ſuppoſing each ewe to produce a lamb, it will admit of 60 being ſold, and ſhould 7 die, there will be 133 lambs leſs, theſe added to 160 left unſold, and 120 wethers, makes the whole ſtock remaining 413, that is 13 above the original ſtock, ſay,

Four hundred only worth as before, -	240	0	0
Profits as above - - -	478	0	0
	718	0	0
Deduct expences as above - -	475	10	4
Leaves neat gains on the 100 acres -	242	9	8

* If the grazier buys his bullocks in; 3l. each is the uſual profit; if taken into keep, 30s. is uſually paid for the ſummer graſs; for theſe 30 acres of fattening land, will keep 30 bullocks alſo all the ſummer.

The firſt principle of grazing, is to eat all, and particularly at thoſe ſeaſons, when vegetation is rapid, that it may not weaken the turf and ſoil: and by keeping the graſs in a young ſtate, the ſhoots are more vigorous. Keep ſufficient ſtock, therefore, to eat it cloſe down, then ſhift the ſtock till it grows again. Ruſhy land, by being mown in the ſpring, and turning in runts, &c. they well eat the young ruſh ſhoots, which they would not otherwiſe do. In this caſe, the graſs, which, being overcome by the ruſhes, could not grow, will flouriſh, and become good paſture.

FAMILY ESTIMATES.

IN the following eſtimates, I have not pointed out what a father of a family ought to lay by annually, as a proviſion for his wife and children. When he knows what his expences will be, his income will naturally tell him what he can ſave Suffice it to ſay, that 75l. a year, put out to intereſt at five *per cent.* will, in 20 years, produce 2500l. of courſe, double the ſum will produce 5000l.

No. I.

An Eſtimate of the expences, which a family, conſiſting of a wife, four children, and two maid-ſervants, may enter into, who can afford to ſpend 350l. a year, ſuppoſing every thing to be purchaſed.

	Weekly. £.	s.	d.
Bread for 8 perſons, 1½d, *per* head daily*	0	7	0
Butter 6lb. on an average at 9d. *per* lb.	0	4	6
Cheeſe 3lb. at 6d. - -	0	1	6
Roots, herbs, ſpices, and the decoraments of the table - -	0	3	6
Meat or fiſh, 3 quarters of a pound each, at 5d. *per* lb. - - -	0	17	6
Milk, one day with another, 2d. -	0	1	2
Eggs - - - -	0	0	4
Flour - - -	0	1	2
Small-beer, at 16s. *per* barrel, 12 gallons	0	5	4
Strong-beer for family and friends	0	1	8
Tea 2s. and ſugar 3s. 6d. - -	0	5	6
Candles 4lb. take the ſummer and winter together at 9d. - -	0	3	0
Coals (two fires in winter, one only in ſummer; 2 buſhels for parlour fire for 8 months, 3 buſhels for the kitchen all the year, about 5 chaldrons, at 2l. *per* chaldron) † at	0	3	11
Soap, ſtarch, blue, and waſhing at home and abroad - - -	0	7	0
Thread, needles, pins, tapes, and all ſorts of haberdaſhery - - -	0	1	9
Carried forward	3	4	10

* Suppoſing bread at a moderate price.

† Frugality in this article, as well as in all others, muſt be uſed.

	£.	s.	d.
Brought on	3	4	10
Sand, fullers-earth, whiting, brick-duſt, ſmall-coal, &c. - - -	0	0	4
Repair of furniture, table linen, ſheets, and all utenſils, at - -	0	1	6
	3	6	8
	Annually.		
3l. 6s. 8d. *per* week is *per* year	173	6	8
Cloaths for the maſter, of all kinds	15	0	0
Ditto for the miſtreſs -	15	0	0
Ditto for four children, 6l. each -	24	0	0
Lying-in expences 10l. (ſuppoſe once in two years)	5	0	0
Pocket expences for the maſter, including letters, 4s. *per* wee - -	10	8	0
Ditto for the miſtreſs and four children, half the money - -	5	4	0
Phyſic and occaſional illneſs, on an average	5	0	0
Shaving, hair-cutting, and cleaning ſhoes	2	10	0
Schooling for the children -	8	0	0
Wages of two maid-ſervants -	14	0	0
Standing rent and taxes about -	50	0	0
Entertainments for friends -	10	0	0
Sundries, for wine, pleaſure, &c. ſuppoſe for even money - -	12	11	4
	350	0	0

N. B. If this family lives in the country, in rent and ſervants wages above 20l. a year may be ſaved

ſaved: if they live in London, and take in lodgers, they may ſtill ſtand at leſs rent than in the country. It is impoſſible to aſcertain the exact expence of every article, as ſome families may like to indulge in ſome one certain thing more than others; but what is ſaved in one article, may be ſpent on another. But the average expence of ſuch perſons eating in moderation in a frugal family weekly as follows:

Tea, 2 ounces
Sugar, ¼ of a pound
Butter for all uſes, each 1 pound per week
Meat, 1 pound a day, or 7 pounds a week, whether fiſh, fleſh, or fowl.

Theſe with every other neceſſary, except beer, wine, waſhing, fire, candle and rent will not exceed on an average 7s. a week each, let a family conſiſt of what number it may.

For every child leſs than four, may be ſubtracted from the above 350l. according to the foregoing eſtimate, and for every child more than four, muſt be added as follows:

	£.
Maintenance for each child *per Annum*	20
Cloaths	6
	26

If they keep but one maid-ſervant, by the fore-

going

going eſtimate, ſubtract 25l. annually; if three are kept, add 25l. as follows:

	£.
Maintenance - -	18
Wages - - - -	7
	25

The difference between a maid-ſervant and a man-ſervant, if out of livery, will be only in the wages, about 4l. or 5l, if in livery, the addition of the livery about 5l. beſides the tax.

No. II.

The following Eſtimate is given more as a matter of curioſity than any thing elſe; to ſhew how much ſuch a family may ſave upon a different plan, and what the expences of houſekeeping amount to

	Annually. £.	s.	d.
Lodging and board for a man and his wife in a decent family, in town or country, with a table equal to that in No. I. - -	60	0	0
Tea and ſugar, 2s. 6d. *per* week -	6	10	0
Coals and candles - - -	5	0	0
Waſhing abroad - - -	6	10	0
Shoe-cleaning and Barber, 10s. *per* quarter -	2	0	0
To the ſervant of the family - -	1	1	0
Carried over	81	1	0

	Annually. £.	s.	d.
Brought over	81	1	0
Three children at boarding-ſchool, at 16l. *per annum* - - -	48	0	0
Extra expences for books, pocket-money, &c.	6	0	0
Infant at nurſe, at 4s. *per* week - -	10	8	0
Extra expences for ditto - -	1	0	0
Cloaths for the maſter - -	15	0	0
Ditto for the miſtreſs - -	15	0	0
Ditto for the three children - -	18	0	0
Ditto for the infant - -	3	0	0
Apothecary for the whole - -	5	0	0
Pocket expences for the man and wife -	10	0	0
Entertainments for friends (none expected) -	0	0	0
Sundries, for wine, pleaſure, &c. as in No. I. -	8	19	6
Lying-inn expences, as in No. I. - -	5	0	0
	£226	8	6

Thus it appears, that above 100l. a year may be ſaved by this different plan of living.

No. III.

An Eſtimate for a man and his wife living comfortably and genteely in the country at ſome diſtance from London, with two ſervants, ſuppoſing all things to be purchaſed.

Annually.

	Annually. £.	s.	d.
House-rent, with a garden, - -	10	0	0
Taxes, about - - -	3	0	0
Wages of a maid-servant - -	5	0	0
Ditto of a sturdy girl, not boarded nor lodged, but attending only in the day-time, 3s. *per* week	7	16	0
Cloaths and pocket money for the man -	10	0	0
Ditto for the woman - -	10	0	0
Bread for three persons at 2s. *per* week -	6	10	0
Butter 2lb. per week, at 9d. - -	3	18	0
Cheese 1lb. *per* week - -	1	6	0
Meat, fish, or fowl, 3lb. weight a day, on an average, at 5d. *per* lb.* - -	22	16	3
Vegetables from the garden; looking after the garden by the year - -	2	0	0
Oil, vinegar, and other decoraments of the table, 9d. *per* week - - -	1	19	0
Tea and sugar 4s. *per* week - -	10	8	0
Small-beer and ale, brewed at home, allowing a quart of ale to be given daily away, 2s. 6d. *per* week - - -	6	18	0
Milk and cream, 7d. *per* week - -	1	10	5
Soap, and starch, &c. 1s. *per* week -	2	12	0
Eggs, 4d. *per* week; flour 7d. - -	2	7	8
Carry forward £	108	1	4

* Poultry is never above 5d. *per* lb. in the country; by the sea-coast fish is very cheap; and, where fish is cheap, meat is proportionably so. See *Note*, * p. 37.

Annually

	Annually. £.	s.	d.
Brought on	£108	1	4
Candles 2s. *per* week - -	5	4	0
Coals and other firing, about* - -	10	0	0
Powder, pomatum, blacking, &c. 6d. *per* week	1	6	0
Haberdaſhery, ſuch as thread, tape, &c. included, in the cloaths - - -	0	0	0
Repair of furniture, &c. 9d. *per* week -	1	19	0
Entertainment of friends † - -	6	0	0
Sundries, for even money - - -	0	9	8
	£133	0	0

Let us now ſee what it would coſt him to live equally well in London.

No. IV.

Houſe-rent and taxes, or lodging ‡ -	45	0	0
Wages of two maid-ſervants and taxes -	14	0	0
	59	0	0

* In woody countries the expence of firing will be leſs, and much more ſo in parts neighbouring to coal-mines; and, where both wood and coals are dear, peat perhaps may be got; the Dutch, in general, burn it in the brighteſt ſtoves. Coppers ſhould have no ſtove under them to burn coals; but they ſhould be heated with furze cut from the common: a large copper-ſtove will burn as many coals as a kitchen range.

† This article is not under-rated, as when the entertainments are returned, there is ſome ſaving at home.

‡ If he takes a houſe he muſt be troubled with lodgers, unleſs he ſtands at a great rent.

	Annually. £.	s.	d.
Brought on	59	0	0
Cloaths and pocket-money for man *	15	0	0
Ditto for woman	12	0	0
Bread for four perſons	8	9	0
Butter 3lb. *per* week, at 10d.	6	10	0
Cheeſe 2lb. *per* week	2	12	0
Meat or fiſh, 4lb. a day, at 5d.	30	8	4
Extra for fowls occaſionally, 2s. a week	5	4	0
Vegetables, 2s. 6d. a week	6	10	0
Fruit, if they eat any, 1s. a week	2	12	0
Oil, vinegar, &c.	1	19	0
Tea and ſugar 4s. a week	10	8	0
Small-beer, at 16s. a barrel, about 9 gallons a week	10	8	0
Porter and ſtrong-beer for the maſter's table (none to give away) 7d. *per* day	10	12	11
Milk and cream, 3d. *per* day	4	11	0
Soap, ſtarch, &c. 2s. 6d. a week, almoſt double the waſhing in town	6	10	0
Eggs and flour	2	7	8
Candles 3s. a week	7	16	0
Coals, and other firing	10	0	0
Powder, pomatum, blacking, &c.	1	6	0
Repair of furniture, &c.	1	19	0
Entertainment of friends	6	0	0
Sundries, for even money	1	17	9
	224	0	0
Expences in the country life	133	0	0
Difference	91	0	0

Here is a difference of 81l. and many indulgencies loſt, by a town life.

* There are more temptations in London to ſpend money; and, as they are always ſeen, they muſt appear better.

I will now attempt at an eſtimate for a man of rank and faſhion, and I will not ſuppoſe any man, let his fortune be ever ſo great, can be ſo abſurd as to conceive it is degrading either to him or his lady to look into their family expenditure. It would enable him, if he was ſo diſpoſed, to appropriate the money that is often inconſiderently laviſhed, to many a good purpoſe, I will not be very particular in this eſtimate, but ſpeak of things generally; the reader however may be aſſured, that the ſums given are the reſult of nice calculation.

No. V.

A FAMILY ESTIMATE.

Shewing that a man and his wife, with four children may keep a country-houſe, town-houſe, three carriages, fourteen horſes, a pack of hounds, thirteen men ſervants, eleven women ſervants, for 3000l. a year, on which more than double the ſum is often laviſhed.

Including the tax, livery, wages, and board of a man-ſervant, thoſe in livery, may be kept with an an ample allowance, on an average for 50l. a year each: the upper ſervants, except the ſteward, and man cook, for the ſame money.

	£.	s.	d
I will ſuppoſe a gentleman rents a houſe in the country, with forty acres of graſs land: a good houſe with ſuch land may be got for about	150	0	0

	£.	s.	d.
Brought on	150	0	0
Taxes about	37	0	0
Eight men ſervants, viz. two footmen, two grooms, one coachman, one helper, one butler and gardener 50l. each	400	0	0
Woman cook 50l. ſteward 60l. houſekeeper 40l. lady's maid 40l.	190	0	0
Twelve horſes viz. five coach horſes, five ſaddle horſes, two hacks, on an average, 20l. a year each, graſs and hay, not reckoned	240	0	0
One coach, one poſt-chaiſe, one phæton, wear and tear, duty and harneſs	90	0	0
Wear and tear of horſes, 12.	70	0	0
Repairs of houſe and furniture	40	0	0
Wine	100	0	0
Maſter's table additional, 3l. a week	156	0	0
Coals, thirty chaldron	60	0	0
Charcoal	2	0	0
Candles	15	0	0
Occaſional help in the garden	25	0	0
Education, four children. 50l. each	200	0	0
Cloaths for the four, 20l. each	80	0	0
Cloaths maſter and miſtreſs	100	0	0
Seven men, two houſe-maids, one dairy maid, one laundry-maid, one kitchen-maid, two nurſery-maids, at 25l. each, all included	175	0	0
Extra out-door expences, pleaſure-money, card-money, &c.	100	0	0
	2230	0	0

	£.	s.	d.
Brought on	2230	0	0

Expence of a pack of hounds is as follows,

Huntſman 50l. whipper-in 30l. two horſes, with wear and tear, 45l. twenty-five couple of dogs, where carcaſes can be got, and oats are not dear, 126l. . . . 250 0 0

Duty	20	0	0
Houſe in town, and taxes	100	0	0
Servant in town to look after it	30	0	0
Travelling expences	90	0	0
	2720	0	0

There is one expence more I will add, that will do him more credit than all the reſt, and I truſt will be a greater gratification to him, and what an income of 3000l. a year will afford.

This is, Charitable Donations per even money	280	0	0
	3000	0	0

I will take upon me to ſay, that if I had the arrangement and laying out of the expenditure of many of our unthinking men of fortune, who are either incapable or indiſpoſed to look properly into their own concerns, I would make their money go twice as far as it does, and ſave them the painful neceſſity of mortgages, and all their ruinous conſequences; and the appointment of ſuch a ſteward would be the wiſeſt thing *they* could do, who are now diſtreſſed, with a revenue of 6000l. a year.

It is impoſſible to give eſtimates to ſuit every family; but, with a very little calculation, it will be eaſy for any one to regulate his expences by the rules I

have laid down, adding or deducting for a child or ſervant, more or leſs, or for the difference of houſe rent, certain indulgencies, or a variation in the price of proviſions,&c. If every miſtreſs keeps a weekly book or has an eye upon her ſervants, ſhould ſhe exceed her expences one week, ſhe may retrench them in another.

I muſt here repeat that 15 or 20 per cent. may be ſaved in many articles by buying things at the firſt hand, and paying ready money where it can be conveniently done; beſides preventing things being charged a family never had. However by no means ſhould a bill be run up with either Butcher, Baker, Chandler, Grocer, Green-grocer, or Milk-man.

No. VI.

The expence of keeping a horſe in the ſtable in ſummer, and at ſtraw in the winter.

	Weekly. £.	s.	d
A truſs of ſtraw *per* week - -	0	0	9
Two truſſes and a half of hay, at 3l. 3s. *per* load	0	4	4
Three quarters of a peck of oats *per* day, at 18s. a quarter, that is, - -	0	3	1
Man to look after him - -	0	2	6
	0	10	8
	Annually.		
32 weeks keep, at 10s. 8d. *per* week, is	16	19	8
Shoeing, 8 ſets, while in uſe, at 2s.	1	4	0
Carried forward	18	3	8

	Annually £.	s.	d
Brought on	18	3	8
Bleeding, &c. - - -	0	5	0
14 weeks ſtraw-yard at 2s. 6d. -	1	15	0
Taking to ſtraw-yard and bringing back -	0	10	0
Six weeks ſpring-graſs, at 5s. -	1	10	0
Sadler, - - -	0	4	0
Rent of a ſtable - - -	2	0	0
Decline in value of the horſe and tax, about	3	0	0
	27	7	8

The addition of a one-horſe chaiſe will be as follows:

	£.	s.	d
Expence of the Horſe, as in No. 6. -	27	7	8
The duty of the wheels - -	3	17	0
Wear and tear, with care, about -	5	5	0
Oil and greaſe, for even money, ſuppoſe -	0	8	4
	£.36	18	0

Turnpikes and expences on the road muſt be alſo thought of.

Keeping a horſe now, when hay is 6l. 6s. a load, ſtraw 1l. 16s. and oats 30s. a quarter, will coſt annually, inſtead of 28l. 18s. 8d. 44l. 7s. 8d.

No. VII.

The expence of keeping a horſe at livery.

	Annually £.	s.	d.
32 weeks hay and corn (three feeds a-day) at 14s.	22	8	0
Hoſtler - - - -	2	2	0
Shoeing, bleeding, ſtraw-yard, graſs, ſadler, and decline in value of the horſe, the ſame as in No. VI. - -	7	19	8
	32	9	8

So that it is cheaper to keep him at livery than not, provided he be kept where the beaſt will have juſtice done him; and ſome ſtable-keepers may be found that will give the chaiſe a ſtanding gratis, if they keep the horſe. Indeed, by keeping him yourſelf, you may occaſionally ſave a feed of corn, or a little hay; for, if he ſtands at livery, no deduction is made, unleſs abſent a night: but this ſaving is too trifling to be thought of.

No. VIII.

The expence of keeping a chariot or poſt-chaiſe, or pair of horſes, in your own ſtable.

	Annually. £.	s.	d.
Seven loads and a half of hay, that is, five truſſes a week, and ten truſſes allowed for waſte, at 4l. a load - - -	30	0	0

	Annually. £.	s.	d.
Brought on	30	0	0
Two truſſes of ſtraw *per* week, or about three loads at 25s. *per* load - -	3	15	0
22 quarters 6 buſhels of oats, this is allowing each horſe a peck a day, at 24 ſhillings *per* quarter: (Beans are not neceſſary, unleſs very hard worked) - -	27	2	0
Rent of ſtable and coach-houſe -	8	8	0
	69	5	0
Blackſmith for ſhoes, at 3s. 4d. *per* ſet; each horſe 18 ſets on an average - -	5	2	0
Phyſic - - -	0	6	0
Oil and greaſe, 1s. a week - -	2	12	0
Wear and tear of carriage, and repair of wheels and harneſs, and painting once in two years, about - - -	20	0	0
Decline in value of the horſes and tax, about	12	0	0
Coachman's wages and tax - -	17	7	6
Board-wages, or board at home, much the ſame	18	0	0
Livery, about - - -	8	0	0
Duty on wheels - - -	7	14	0
	160	6	6

Expences ſtanding at livery.

The two horſes 16s. *per* week each (chariot ſtanding included) - -	83	4	0

	Annually £.	s.	d
Brought on	83	4	0
Hoſtler will expect - -	2	2	0
	85	6	0
Expence of keeping them yourſelf, other articles being the ſame - -	69	5	0
Saved	16	1	0

There may alſo be a further ſaving in hay and corn, by being out occaſionally, and a reduction of the prices at market.

The price of a job, for a pair of horſes and a coachman is now 16l. a month, though ſome will let them by the year, for 12l. that is *per* year	140	0	0
If the carriage is hired alſo, they will expect 40s. a month more . . .	24	0	0
Coachman will expect a preſent of .	3	3	0
Ditto great-coat, hat and tax . .	6	2	0
Ditto board, or 7s. a week . :	18	4	0
	191	9	0
Some will expect you alſo to pay the wheel duty, unleſs the horſe and carriage are not much uſed	7	14	0
	199	3	0

In this caſe, if they are upon the road, the cach-maſter expects an addition of 2s. a night, every night they are out, to pay extra expences of hay, corn, and ſervants keep, they expect medical men, or thoſe who uſe the carriage a great deal, to pay yearly for an additional horſe.

By this eſtimate, the expences appear to be more han keeping them in your own ſtable: and you have none of the coachman's ſervice but that of driving; but then, on the other hand, you are not liable to loſe the uſe of your carriage by accidents attending the horſes. Indeed, to keep a chariot and a pair of horſes properly, three horſes ſhould be kept for the purpoſe; and this advantage you you have by hiring job-horſes.

N. B. Thoſe who wiſh to ſee further eſtimates appropriated to different ſituations in life, I will refer to the *London Adviſer and Guide*, 2d: edition, price 4s. bound, a uſeful work lately publiſhed by me containing every information neceſſary to perſons living in London, in order to enable them to enjoy ſecurity and tranquility, and conduct their domeſtic affairs with economy: with an abſtract of all thoſe laws which regard their protection againſt the inſults, frauds, impoſitions, and accidents they are there liable to. This work treats fully on near five hundred different ſubjects: I have publiſhed alſo a variety of eſtimates on a ſmaller ſcale, in a pamphlet called the *Economiſt*, price 1s. which has gone through fifteen editions.

The following fugitive pieces were written by me, and are here collected in hopes they will have a tendency to enforce the doctrine I have laid down, if not, they will ſerve to enliven the ſubject.

The Danger of Creating Wants.

IT is an old maxim, that he who has the feweſt wants, is the richeſt man. Life, it is true, is a ſcene of bitterneſs, and without ſome of its attendant comforts, is not worth having; but we very often miſtake theſe comforts; our wants are of our own creating, and we become poor in the midſt of affluence. I am led into this reflection by the receipt of the following letter;

SIR,

You ſeem to court a correſpondence from thoſe who have any thing to ſay that may be uſeful to mankind. Time was when I had but few hours to ſpare, being full of buſineſs; but being an eaſy man, and led by a wife who, tho' ſhe had not a ſhilling to her fortune, was according to the preſent faſhionable mode of female education, brought up with genteel notions, I am now a bankrupt and have little to do. The hiſtory of my life, therefore, may be a beacon to others.

I was bred up a linen-draper, and went into buſineſs with better than a thouſand pounds. My wife was

was the daughter of a country tradeſman, but had received a boarding-ſchool education, and was ſent to London to a relation to ſpend a few months, rub off the ruſt of a country life, and acquire ſome few genteel notions. At this relation's I met with her, and married her. I had at this time been in buſineſs five years, and was in the way of ſoon accumulating a fortune. I was never out of my ſhop before it was ſhut up, and was remarked by my friends as being a ſteady young man, with a turn for buſineſs. When I brought my wife home, ſhe found fault with the arrangement of my houſe and furniture, and it being honey-moon, I ſubmitted to have the bed carried up into the two pair of ſtairs floor, and the firſt floor converted into a dining and drawing room. As it was merely a new adjuſtment of the old things, I did not oppoſe it, but ſubmitted to her better notions of gentility. I uſed to dine in the parlour, where I could have an eye upon the ſhop, but ſhe ſoon gave me to underſtand that this was vulgar; that if I had no confidence in my men, I ſhould get others, that a thief would be a thief, watch him how I would, and that I was getting too forward in the world to be a ſlave to the ſhop. I thought her right in ſome particulars, and concluded her ſo in moſt.

From being conſtantly in my ſhop before I married, from ſeven in the morning to eight in the evening,

ing, I was induced by her winning ways, to lay in bed till nine, and take a comfortable breakfaſt before I made my appearance below. Things however went on very well. I bowed to my beſt cuſtomers, and attended cloſely to my buſineſs whilſt I was in it; but as I never expected the attendance of my wife below, ſhe had little to do, but to arrange matters above, and enjoy herſelf with her acquaintance. She ſoon introduced me to the knowledge of ſome of her ſchool-mates, who had married into a better line of life than herſelf, and ſhe was conſtantly aiming at making a figure equal to them who had twice our income. I had, however, no great cauſe to complain, trade went on briſkly, and the only ill effect of this acquaintance was the neceſſity of letting her friends ſee that ſhe was getting above the world, by ſelling ſome of our old-faſhioned furniture, and replacing it with that which was more elegant, with playing at ſixpenny whiſt, and introducing a bottle of wine at dinner when we had company. Had ſhe brought me any children, it would have drawn her attention, perhaps, more to our intereſt; but not being bleſſed with theſe, ſhe beſtowed her careſſes on a favourite cat, a French lap-dog, and a parrot.

As our buſineſs increaſed, ſhe adviſed a lodging in ſummer-time, juſt at the out-ſkirts of the city, where ſhe ſaid, we might retire in an evening when ſhop was ſhut, and return to it the next

morning after breakfaſt; for as we lived in a cloſe part of the town, freſh air was neceſſary to our healths; for her part ſhe was ſuffocated in London, and I had loſt that freſh colour I had to boaſt of when ſhe married me. I thought her reaſonable in this, acquieſced in the propoſals, and though before I had this airy lodging, I breathed very well in town, yet indulging in the freſh air, I was ſenſible of all the ſtench, and all the cloſeneſs of the metropolis; and I muſt own I began to reliſh a glaſs of wine after dinner, as well when alone as when in company. I did not find myſelf the worſe in circumſtances for this lodging; but I did not find I grew richer: my ſtock rather increaſed, but we had no money to lay by.

We ſoon found out, at leaſt my wife did for me, that a lodging ſo near town was ſmothered with duſt, and ſmelt too much of the London air. She recommended, therefore, a ſmall houſe ſhe had ſeen about ſeven miles from town, near an acquaintance ſhe had made, thought it imprudent to ſleep from home every night, that it would be better for my buſineſs to be in town all the week, and go to this houſe on Saturday, and continue there till Monday. To this I ſubmitted, and one excuſe or other often detained me till Tueſday. Coach-hire backwards and forwards, and carriage of parcels generally coſt

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us ſeven or eight ſhillings a-week, and as a one-horſe chaiſe would be attended with but very little more expence, ſhe adviſed my having one, and removing to a further diſtance, ſaying, the expence would be ſaved by not having our houſe full of company on Sundays, which was always the caſe, being ſo very near town: beſides the exerciſe would be beneficial, for I was growing corpulent with good living and idleneſs. I felt the weight of her arguments, for it requires but little perſuaſion to fall in with what is pleaſurable. Accordingly we removedto the diſtance of fifteen miles from town, into a better houſe, becauſe there was a large garden adjoining it, & a field for the horſe. It afforded abundance of fruit. Fruit was good for ſcorbutic and phlethoric habits, our table would be furniſhed at leſs expence, and fifteen miles was but an hour's ride more than ſeven miles.

All this was plauſible, and I ſoon found myſelf under the neceſſity of keeping a gardener: ſo that every cabbage that I before put on my table for 1d. coſt me 6d. and I bought my deſert at the deareſt hand—but I was in it. I found myſelf happy in a profuſion of fruit, and a blight was little leſs than death to me. This new acquired want, now introduced all the expenſive modes of haviug fruit in ſpite of either blaſts or blights. I built a ſmall hot-houſe, and it was only the addition of a chaldron or two

of coals, the gardener was the ſame, and my wife had the pride of putting on her table a pine-apple occaſionally, when her acquaintance was contented with the exhibition of a melon.

From this expence we ſoon got into a freſh one. As we often out-ſtaid Monday in the country, it was thought prudent that I ſhould go to town on Monday by myſelf, and return in the evening; this being too much for one horſe, a ſecond-hand chariot, ſhe ſaid, might be purchaſed for a little more than what the one-horſe chaiſe would ſell for; the field was large enough for two horſes; going to town in the ſummer, in an open carriage, was choaking ourſelves with duſt, burning our faces, and the number of carriages on the road made driving dangerous; beſides, having now a genteel acquaintance in the neighbourhood, there was no paying a viſit in a one-horſe chaiſe. Another horſe would be but a very little addition in expence; we had a good coach-houſe, and the gardener could drive. All this ſeemed true: I fell into the ſcheme; but I ſoon found, that the wheels were ſo often going that the gardener could not act in both capacities; whilſt he was driving the chariot, the hot-houſe was neglected. I grew ſo fond of pines, and other hot-houſe fruit, that I could not ſuffer my garden to be neglected; the conſequence was, that I hired a coachman. The chariot brought on the neceſſity of a footman, a better acquaintance, ſhilling whiſt, wax candles,

ſherry

ſherry, Madera, and ſometimes a bottle of claret. In ſhort, I grew ſo fond of theſe indulgencies, that they became wants, and I was unhappy when in town, and out of the reach of them.

All this would have done very well, if I had not had a buſineſs to mind; but the misfortune was, that it took me offfrom trade, unſettled my thoughts, my ſhopmen were too much left to themſelves, they were negligent of my buſineſs, and plundered me of my property. I drew too often upon the till, made no reſerve for the wholeſale dealers and manufactures, could not anſwer the demands they had upon me, and I became a—bankrupt.

Reduced now to live upon a chop and a draught of porter, I feel my wants more than ever; my wife's genteel notions having overſet her, ſhe has loſt her ſpirits. We do little but upbraid each other, and I am become deſpicable in my own opinion, and ridiculous in that of others. Before I was married, my wants were few, and I was growing rich; but my wife, in raiſing my notions to a level with hers, created ſuch a number of wants, that to gratify them has made me poor. I once was happy, but now am miſerable.

SIMON SIMPLE.

On the Opinion of the World.

WHILST the opinion of the world, is ſupported by religion and ſound policy, it is wiſe to be governed by it; but when it is capricious, irreligious, and impolitical, it ought not to be attended to. Every man loves the eſteem of the world, and even the wicked will affect to be good, and conceal their wickedneſs as long as they can, in order to acquire this eſteem; we ſhall ſee bad men acting under the maſk of honour, by boaſting of their integrity, and women of looſe character, of their virtue. So, on the other hand, the ridicule of the world, is what few men can ſtand againſt; and therefore, rather than be thought excentric, they are dupes to faſhion and cuſtom, and fall in with the way of the world, let this be right or wrong: both theſe ſpecies of conduct are ridiculous.

In matters of honour and honeſty, it is right to ſtand well with the world, or we ſhould not meet with friends, or the countenance of the good and the ſenſible. This doctrine I mean not to gainſay; but that which I aim at here, and mean to ſpeak of, is the fear many ſenſible men have of public ridicule or cenſure, and under this fear, are kept down, and deprived of a number of conveniencies andcomforts. The world istoo apt to look up, with

reſpect, to men of opulence; and of courſe, men of no opulence, endeavour to wear the face of it; and in ſo doing, lay the train of their own ruin. Many a man, to vie with his neighbour in appearance, has injured himſelf and his family, and like the frog in the fable, in endeavouring to ſwell himſelf to the ſize of the ox, has burſt in the attempt. The world is by far more penetrating, and more keen-ſighted than we imagine. It ſees, then, all the farce of life, and only laughs the more. If I ſee a man parading as it were, in high life, with equipages and attendants, and know not where his fortune lies, I conſider him either as a gambler, a ſwindler, or a fool. A ſhowy dreſs, a ſumptuous equipage may catch the eye of the vulgar, and draw a little reſpect, in a part of the world where the wearer is not known; but in his own country, the diſguiſe is ſoon diſcovered, and he who affects thus to riſe above himſelf, ſinks much in the opinion of the public. I would make the beſt appearance I could, conſiſtent with truth, and with my fortune; but I would not walk out of my line of life, nor court reſpect, at the expence of decency, good ſenſe, and my future welfare. If I was in trade, I would not be aſhamed of it. Was I a maſter taylor of 1000l. a-year, I would not object occaſionally to carry home a coat to a cuſtomer; nor if I was a ſaleſman in Smithfield, and worth 50,000l. as many are, I would not object to wearing an apron

apron in my buſineſs. But, out of it, I would make the beſt appearance my fortune would enable me, without aping the manners of the great, and purſuing their follies; nor would I be anxious to introduce myſelf among men of more exalted rank, or men of literature, where I could not bear an equal part in ſociety. I would not act as I knew a poulterer did of Leadenhall market, who was an enſign in the city militia, when that band of military veterans, ſcarce knew a firelock from a ſpit, or a ſabre from a carving knife; this man wore an apron, and was a buſtling induſtrious tradeſman, in his ſtall in the market; but he put on his regimentals when the buſineſs of the day was over, and appeared at Vauxhall, Ranelagh, and other public places, in gold and ſcarlet; and was there only as the jackdaw dreſſed in the feathers of the peacock. In his apron he was reſpectable; in his regimentals, contemptible.

But yet I would not ſacrifice conveniencies and comforts, to popular opinion. A gentleman, whether ſo born, or ſo by profeſſion, is ſtill a gentleman; if he falls in the way of a man of the firſt rank, and has done nothing to degrade himſelf, that man of rank will receive him, converſe with him, and entertain him; but it would be idle and ridiculous, for this man, to attempt to entertain him in return; it would be going out of his line, and he would be

only laughed at for his pains. A man is not the leſs a gentleman, becauſe he cannot keep an equipage, a ſuite of ſervants, and all the appendages of a man of opulence. To ſay then, if riding was neceſſary to my health, and I could not afford a horſe, I would not mount an aſs; or if I could not afford a chaiſe, I would not ride in a cart, is idle and ridiculous. If it was eſſential to my comfort and convenience, I would wear linen breeches in January, or a rug in Auguſt; that is to ſay, I would not be a ſlave to opinion or cuſtom. I would not hold my head above a man poorer in life than myſelf, nor would I lick the ſpittle of one who had ten times my income; but I would purſue my own pleaſures, whilſt theſe pleaſures were innocent, and conſiſtent with my fortune, and walk on my way, regardleſs of the ſmiles or ſneers of a deriding world. I would hug myſelf in my own ideas, and ſmile at thoſe who ſmiled on me. If I had more learning, or more ſenſe than thoſe rich rogues, who have been the ſport and favourites of fortune, I would enjoy myſelf in my humble obſcurity, and ſmile in my turn, at the ſituation of thoſe, who have more the world's good at command, than a happy or contented mind; I would walk erect in mild and open weather, and cower down, whilſt the ſtorm continued; and when it was over, ſhake myſelf, and purſue my way as before.

And,

And, that I may not be ſuppoſed to hold a different language from my ſentiments, I am proud to tell the world, that though Providence has been pleaſed to bleſs my exertions; though I kept a poſt chaiſe many years, and can afford perhaps to keep one now; yet a corpulency of habit, and a ſedentary life, has made jumbling neceſſary to my health; I have had literally a cart built for exerciſe, that hangs upon the axle-tree, and that it may not be ſuppoſed a king cheater, have had my name, and the words *a taxed cart*, conſpicuouſly painted on the back of it. In this I ride 20 miles once a-week, to my houſe in the country. Some few unthinking people laugh at the conceit, but as their laughs never wound me, I enjoy myſelf and my cart, more than many do their coach and ſix; knowing;

To keep a cart is no reproach,
To him who can't afford a coach.

On Exaction in Trade.

He who will not be cheated a little, will be abuſed a great deal; and by that means ſuffer no leſs in his fortune, than in his reputation: your firſt leſſon therefore, in the art of economy, ſhould be to learn how to permit yourſelf to be properly impoſed on, in due proportion to your ſituation and circumſtances.

THE receipt of the above bythe poſt, from a correſpondent at Coventry, leads me to repreſent

and complain of an evil, which is but too general, and which almoſt every man has experienced; and which, I am convinced, occaſions more ill-will among men, and worſe opinions of each other, than any general occurrences in life. I mean thoſe little exactions in tradeſmens' bills, that exceed the cuſtomary profits of their profeſſions. I will not be ſo harſh as to attribute this to diſhoneſty. I will ſuppoſe it owing to high taxes, dearneſs of proviſions, expenſive living, and little trade. Time has eſtabliſhed certain profits to certain trades: and if articles of living riſe, their profits keep pace with them; for materials in trade riſe proportionably, and the profits are regulated by the firſt coſt of the materials. A taylor has between 30 and 40 per cent. profit; a linen-draper, 20 per cent. a ſhoemaker, 25 per cent. a butcher, 20 per cent. a baker, 10s. per ſack of flour made into bread, and ſo on. But theſe men, to increaſe their profits, will be guilty of little mean exactions; that, if diſcovered, is ſure to offend. A taylor will cabbage, as it is called, will charge his cuſtomer a quarter of a yard, or three eighths more cloth than the ſuit takes; and whip you up in ſtay-tape and buckram. A linen-draper will often put into your hands a damaged article, and under an idea of being obliged to abate in his price, will aſk more than he otherwiſe

abate

would; and no abated price being offered, ſticks to his exorbitant demand. A ſhoe-maker will, to gain three-pence extra in a pair of ſhoes, put you in inferior ſoles, that ſhall conſiderably ſhorten their time of wear. A butcher will, every now and then ſend you meat of inferior goodneſs; and a baker will rob you in the weight of his bread. There is not a trade but has its arts, its tricks, and deceptions, and will impoſe upon your underſtanding in one way or other. Cheap advertiſing tradeſmen live by deception; they prey on the ignorant, as ſharks do on the incautious fiſh. It is the height of folly to lay out your money with ſuch people. Theſe men muſt live, as well as others, and it is ridiculous to ſuppoſe, they have not the ſame ambitious inclination to live well. Don't ſuppoſe then, they are contented with leſs profits. They, on the whole, get more than other tradeſmen of the ſame denominations. If the advertiſing taylor charges you half a guinea leſs for a ſuit of clothes than another would, the ſuit is ſcanty, pieced, and fine-drawn in certain places; the materials are bought at ſales, bungling cutters, and workmen are employed; in ſhort, they are a guinea worſe, ill made and unfaſhionable. If you ſend ſuch men the materials to make up, they will crib the cloth, cut it to a diſadvantage, and if the ſuit does not fit, they will ſhorten, or cut away

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at your expence, or piece out a coat, even to ſpoiling the ſuit; and it being your own cloth, you muſt take the ſuit; whereas, if a reſpectable maſter taylor, who would charge you, perhaps, ten or fifteen ſhillings more, had ſuch an accident, he would keep the ſuit, and make you a freſh one. So the cheap ſhoemaker cuts your ſhoes ill, makes them of inferior leather, and employs inferior workmen. I ſpeak here from many years experience. Paying ready money for every article of life, I have endeavoured to profit by this ready money, and have employed cheap taylors, and cheap ſhoemakers, &c. and always found it by far the moſt impolitic method of dealing. Theſe men generally reſide in a public place, catch the paſſenger as it were in a trap, by ſpecious ſign-boards, &c. and deal with him, as if it was the laſt time; that is, make the moſt of him. I have bought the materials of a pair of ſhoes at a leather-cutters, the beſt I could get; theſe have coſt me at the trade-price, ſix ſhillings, have allowed a maſter ſhoemaker four ſhillings for making them, by which I know he could have gained only one ſhilling for cutting them out; theſe ſhoes coſt me ten ſhillings ready money, and looked no better to the eye, than thoſe I could have had made for eight ſhillings, by any ſhoemaker in town. Hence I conclude, ſhoes made for eight ſhillings, are of inferior materials, and inferior workmanſhip; for the maſter who makes for eight ſhillings,

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gets as much profit as he who makes for ten ſhillings, and deals honourably.

It is certainly more prudent, to deal with men of worth, in any branch of buſineſs; men who have ſome character to loſe, and men who will value your cuſtom; you will pay, perhaps, ten or fifteen per cent. more, but you will be well uſed. When a tradeſman brings in his bill, it is idle to think of taking any thing off; his pride will not ſubmit to this, particularly if you drop the leaſt hint of an impoſition; the method to induce him to make an abatement, if poſſible, is by perſuaſion, repreſentation, and a hopes of future favours; then, if you think yourſelf wronged, deal no more with him; but don't quarrel with him, he will only give you a bad character, and it will anſwer no purpoſe. Such tradeſmen, are too callous to be hurt by any thing you can ſay to them, and too incorrigible to be amended. If you are a good paymaſter, you will always find perſons ready to ſerve you, and to work for you.

The following anecdote will enliven this ſubject; it is taken from a novel, juſt publiſhed, called, Life, or the Adventures of William Ramble, Eſq. which is a ſequal to this firſt rate novel, Modern Times, which in a high good humored irony, will teach a man more knowledge of the world than twenty years experience.

A gentleman when waited on by a tradeſman, with his bill, of ſome years ſtanding, never examined the particulars,

particulars, but looking at the ſum total, paid it. Your honour will pleaſe to obſerve, ſaid the obſequious tradeſman, that I have charged every article at loweſt price, and I hope the goods pleaſed. "I am perfectly ſatisfied," ſaid the gentleman, "and think myſelf much obliged to you." The money paid, they part, one with ſeeming gratitude, the other with profeſſions of future employ. I was once, ſays the author, with him, when he paid his taylor a long bill of ſix years ſtanding, the amount of which was 370l. he looked only at the ſum total; on my enquiring, when the taylor was gone, whether he never examined into the articles of a bill. Articles? replied he, Zounds, if I looked at *them*, I ſhould go mad: for my taylor is as great a raſcal as ever lived—I would not deal with him, but he gives me long credit.

How to avoid little Diſputes with Tradeſmen.

IF we compare the preſent times with thoſe that are paſt, we ſhall perceive that the vices of men are owing to their ingenuity. It is invention that has given birth to luxuries, and luxuries to the vices of the age. We read of more heroic actions being performed in barbarous ages, making allowance for the difference of education, than in theſe more poliſhed times. When the wants of men were few, ſelfiſhneſs was not ſo predominant, nor pride ſo diffuſe. The pride of a ſavage conſiſted in his proweſs and in his manhood. He courted neither a fine

fine dwelling, a gaudy robe, or the delicacies of the table; and when his hunger was ſatisfied, he could attend to the calls of others; but the invention of man having furniſhed a thouſand luxuries, a taſte of theſe luxuries has corrupted the people, created a thouſand wants, and, to gratify his deſire, man will run the extremeſt lengths: he will pilfer, plunder, nay he will murder to acquire thoſe things which his own induſtry or his fortune will not furniſh. Since the accumulation of our laws, new villanies make their appearance, and every day we are obliged to frame new laws to meet and correct them. Property has introduced pride, and pride is the mother of a thouſand evils.

There is an innate pride in man, that makes him ſtrive to riſe above his fellow-creatures, and ſtand higher in the eſtimation of the world; and this eſtimation being the reſult of wealth, every man wiſhes to be wealthy, or at leaſt to be thought ſo; the conſequence is, that he lives beyond his abilities to ſupport, and is reduced to a thouſand arts, to make the appearance he courts. This, added to a thirſt for thoſe luxuries which he has occaſionally taſted, and which he ſees others enjoy, leads him to very unjuſtifiable ſteps to procure them—hence all the advantages one man takes of another—hence all the deceptions in life—hence all the tricks, the cozenage, and villainy of the world.

I am of opinion that every thing in nature has an analogy to each other; that as the vegetable and animal creation grow from an infant ſtate to a ſtate of maturity, then ſtand a while in their vigour, and afterwards decay and die away, ſo is it with ſocieties, with ſtates, and empires; from an embryo ſtate, like that of new colonies, they become infantile, unframed, and unfiniſhed—riſe by time and experience to maturity—ſtand their ground a certain number of years—ſome more, ſome leſs, and then gradually periſh and are loſt: ſuch has been the caſe with the Grecians, the Perſians, the Medes, the Romans, the Egyptians, and other nations of old. Hiſtory tells us they had their day, and are now known only in the name, which I apprehend will be, at ſome future time, the fate of European nations. The Germans, the Italians, the Spaniards, the French, the Engliſh, and the reſt; and from *their* ruins will riſe the nations of the weſtern world. A Revolution will take place in all things.

What is the life of man, compared with the age of the world? It is but a ſpeck as it were in the creation; but as the time man has to live is as it were all the world to him, it is folly if he does not make the moſt of it, ſo as to render his days as comfortable and as happy as he can. The experience of ages has taught us, that it is as impoſſible for an individual to ſtem the torrent of corruption and

worldly vice, as it would be to ſtop the tide. It is not only an irkſome but an endleſs taſk to correct the manners of people. A man may write till he is blind, and preach till he is hoarſe, and the world will be the ſame. "The thing that hath been" ſaith Solomon, "is that which ſhall be; and that which *is* done, *is* that which *ſhall* be done, for there is nothing new under the ſun." What then is he to do but to take care of himſelf — ſtudy his own happineſs, and paſs through it as quietly as he can? If in this paſſage he has an opportunity of doing good, either to individuals or the ſtate, let him do it; but that done, let him purſue his way calmly to the cloſe of life, and leave it to others to do as he has done.

This being generally premiſed, I will deſcend to a few particulars, and truſt, that if thoſe who attend to me will purſue the road that I ſhall point out, they will enjoy a quiet they perhaps before were ſtrangers to. I have lived upward of 60 years in the world; have always ſet my face againſt a known raſcal, and have ever repented it. Life is little better than a ſcramble, and he who gets through it with the feweſt ſcratches is the moſt fortunate.

If then a man takes advantage of your weakneſs and impoſes on you; if he over-reaches you in dealings, never uſe a ſecond word to procure redreſs, if the firſt won't do; don't wrangle with him—it will

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anſwer no good purpoſe—pay him his demands, but deal with him no more.

But don't let him ſee you are diſpleaſed; it is as well to have his good word as his bad. If you quarrel with him you will be ſure to have the latter.

If a man draws you in to do any thing to your injury, do not ſhew yourſelf angry; repair it in the beſt manner you can, and avoid him in future.

If you find any one diſpoſed to ill-treat you, leave him: I would not even riſk a quarrel.

If loſſes attend you, grieving at them will not mend them. It is folly to repine at what cannot be undone. Conſider the beſt means to remedy the evil, and purſue it calmly.

Never let any provocation urge you to retort, leſt ſuch retorting ſhould ſtrike back upon yourſelf.

Thoſe who cannot ſubmit to ſmall impoſitions, are continually in hot water, and are ſure to meet with a great deal of abuſe. Every man then ſhould conſider how much he can afford to be taken an advantage of, and ſit down quietly under it. A man of rank cannot lay out all his money himſelf, it muſt go through the hands of ſervants, and they will all profit by their places. If you remove one, another will do the ſame. The better a price they pay for articles, the greater preſents they receive from the tradeſmen they deal with. A man of great fortune pays generally 60 per cent. more than others for

the ſame articles. Well, he cannot help himſelf, of courſe can only ſit down with the ſatisfaction of knowing he can afford it.

In leſſer life, men look more into expences: and a knowledge of the cuſtomary profits annexed to certain trades is to them a misfortune; it would be better they did not know them: for he who does not know he is cheated, is not cheated at all. If the known profits of a man's trade are 30 per cent. allow him 50, and if he charges 50, you will not be diſappointed. If you are cheated in the weight of your bread, in the meaſure of your coals or wine, in the goodneſs of your cloth, or in the hours of labour, reconcile it to yourſelf with knowing that you pay 3d. a pound for bread inſtead of 2d.-that your chaldron of coals is but 30 buſhels inſtead of 36:—that inſtead of 3 gallons of wine for a dozen, you are to have but 2½:—that inſtead of your ſhirts wearing 12 months, owing to the tricks of your linen-draper, you are to expect only the wear of 10 months, and ſo on; and that in all the workmen you employ, inſtead of 12 hours for a day's labour, you are to have but 8, for the ſame money. Make your eſtimates of expence accordingly, and you will never be hurt or diſappointed nor fancy yourſelf cheated. In all our calculations of domeſtic expences, we ſet down at random a certain ſum under ſundries, for wear and tear and unforeſeen

unforeſeen expences; ſet down 20 per cent. in our general expenditure, and the buſineſs is done. It will ſeldom exceed this, and if a tradeſman does not go beyond what we expect, there is no cauſe to vex. I have been looking for it, and here it is. It is an unavoidable neceſſity you are obliged to ſubmit to, and therefore make the beſt of it you can. If you cannot live as well as you would, live as well as you can, and as your circumſtances will afford; it is better to be without ſome indulgencies than be continually at war with thoſe you employ. Let the world be ever ſo bad, we muſt go through it; and as bad as it may be, we are ſorry to leave it.

I am convinced I am recommending a hard taſk, but it is a political one. To ſhape our tempers and diſpoſitions to a thwarting world, requires more than human nature is always capable of; but when we feel the good effects of it, and know that it tends to our happineſs, it muſt be ſottiſhneſs not to attempt it.

Having thus triffled in order to amuſe, I will cloſe this tract with an extract from Marſhall's Travels through Denmark, with ſome remarks of my own. Would our great men catch the hint, they would be as much ſuperior to the world below them, as royalty is to *them*!

A

A Danish Mode of Improving Estates.

IN Denmark, the nobility and gentry of large fortunes, cultivate their own eſtates, though of great extent. Count Roncellen, whom Mr. Marſhall viſited in 1770, was poſſeſſor of waſte land, nine miles in extent one way, and three or four the other, with a navigable river running through it. I was with this gentleman, ſays Marſhall, ſome days, and he took me round his domain. In the courſe of our rambles, we reached the confines of a little town, on the ſide of a hill, in a fruitful ſpot, with a river at the bottom of the declivity. Of this, ſaid the Count, I have built every houſe at my own expence, and filled them with manufacturers. We entered it. He ſhewed me the fabrics which he had eſtabliſhed. They were chiefly of wool. A great number of ſpinners, combers, and weavers, who made a coarſe cloth, worn by the poor of that country, which is Jutland. The manager of them was an Engliſhman, whom the Count had brought with him from England. He informed me, he had four hundred hands employed in woollen goods alone; that he wrought up all the ſorts of cloathing, which found a ready market there. He ſaid, the profits ariſing from this manufactory, were ſmall as to him, but they were no object; as the manufacturers paid him rent for his houſes. In

ſhort, he was a clear gainer of the number of people whom he had thus ſettled on his eſtate, and who conſumed the produce of his land, which otherwiſe would have lain barren, being too far from any market, to convert it into money.

He had alſo another manufactory of leather; having erected ſeveral tanneries, which prepared the hides for making into doublets, breeches, boots, ſtockings, and ſhoes. Of theſe artiſts he employed near three hundred, and found a quick ſale for their manufacture, and more profitable than his woollen manufacture. On the firſt eſtabliſhment of theſe manufactures, he kept them in his own hands; but as ſoon as he put the workmen in the way of making the goods, and vending them, he left them to reap the profits of their own labour, and contented himſelf with the rent paid for his houſes, the intereſt of his money advanced, the good price they paid for certain portion of his lands, and the ſale of the produce of thoſe he kept in his own hands. He next ſhewed me, continues Marſhall, his fabric of turnery-ware. He had laid in large ſtocks of beech-wood, elm, born-beam, holly, &c. and had eſtabliſhed many artiſts in this way; wooden diſhes, platters, cups, faucers, bowls, ſcoops, &c. things in common uſe among the villagers; of theſe, he had one hundred and twenty employed. He had alſo a ſmall linen-manufactory, which employed about forty hands,

working up coarſe linen for ſheets, ſhirts, &c. and which was then on the increaſe.

Not one of this patriotic nobleman's works, ſo much pleaſed him, as his manufactories of iron. Of theſe he worked all ſorts of implements in common uſe, whether for the furniture of houſes, or domeſtic utenſils; machines for artiſts, ſuch as wheel-wrights, carpenters, blackſmiths; as alſo all implements for huſbandry, and all theſe in great numbers, for which he found a ready vent. In this iron fabric he employed near two hundred men.

In all theſe manufactories, he employed more than one thouſand perſons; and the ſucceſs of them has proved ſo great, as to fix above two thouſand inhabitants in the town he built for them, conſiſting then of three hundred houſes. The ſtreets are laid out very regularly, interſecting each other at right angles. In the centre is a large market-place, and in the midſt of it, a ſmall but neat church. The whole town is well paved; the houſes are but ſmall, but all built with brick and tiled, which make a regular and good appearance.

The bricks and tiles were burnt in adjoining kilns, belonging to the Count, and the timber was cut in his own foreſts; ſo that his expences were very ſmall, to what they would have been in other circumſtances; but notwithſtanding this, in the courſe of twenty-three years, ſince he began theſe works, he

had expended thirty-three thouſand ducats, or near ſixteen thouſand pounds ſterling. This account includes the church, the paving of the town, and the erections of the works and buildings for the ſeveral manufactories above-mentioned, beſides the houſes, and ſhares of houſes; for ſome perſons advanced part of the money towards building their own. Excluſive of this expence, he had been employed three years in erecting a handſome bridge over the river; a wharf on the banks of it, with ware-houſes for merchandize, and dry and wet docks for building barges, and decked ſloops on the river. The tide flows up to the town, though at a conſiderable diſtance from the ſea; and the Count, among his noble plans, has ſchemed the fixing a trade at it. This town is ſituated between Palifburg and Winguard; the river falls into that on which Ringſhopping ſtands; but he has been employed in cutting a canal about two miles long, to gain a better navigation into a bay, to the northward, near Worſberg. By this means, he hopes to navigate brigs of one hundred tons; whereas, in 1770, he had only five ſloops of fifty tons each. Theſe he wholly employs himſelf in bringing materials for his manufactures from the Baltick, England, and Holland. His bridge, wharfs, docks, and warehouſes, he calculated coſt him ſixteen thouſand ducats, and his navigation above three thouſand.

I do not remember, continues Marſhall, ever receiving

ceiving ſo much pleaſure, from viewing theſe great and noble exertions of princely magnificence, infinitely exceeding all the coſtly ornaments, which, in ſome countries, are given to the ſeats of the great. They reflect immortal honour on the author of them, who has the ſpirit thus to proſecute the nobleſt works, which Europe can exhibit. Other noblemen in Denmark, have fortunes equal to this illuſtrious Count. In England, we have fortunes double and treble to his; but where are we to find an expenditure, that reflects equal luſtre on the owner? In England, a great fortune is diſſipated in horſe-racing, women and gaming, without either benefit to the poſſeſſor, or the country belonging to him.

"The beginning of all my undertakings, ſaid Count Roncellen, I ever found the moſt difficult. In eſtabliſhing the woollen manufactory, I had at firſt infinite trouble, in opening a regular channel, through which I could receive the wool, for our own was ſo bad, as not fit to be uſed; and next, to get people uſed to the different branches, from picking and ſorting for the ſpinners, quite to the weavers. Moſt of the people I procured from Germany and Flanders; but a few, who proved more uſeful to me than all the reſt, from Scotland, and two or three from England. To all theſe people I was obliged to give large ſalaries, to build them good houſes, and put up with many irregularities; but I was indefatigable in mak-

ing my own people learn of them, what they could perform; and the beſt way of doing this, I found, was to give premiums to foreigners, for every hand they made perfect in each branch of work. Several of theſe perſons are dead, and I have not taken any pains to recruit their number; for my Danes are now, many of them, as expert as their maſters; I have very often, however, ſtraggling parties of Germans, who come to aſk work, which I never fail to give them, and build houſes for them, if they continue in the mind of ſettling; but as I ſtill mean to attempt new manufactories, I muſt have recourſe to other countries, for a few hands to inſtruct us."

"From the firſt outſet of my undertaking, I found it neceſſary to unite the character of merchant and manufacturer; for had it not been for the poſſeſſion of a little ſhipping, which ſupplied me with the materials I wanted, I ſhould never have been able to have brought my works to the height to which they are now arrived. My ſloops are ſtrong and well built, and would run without danger or difficulty, even to the Mediterranean, if I had occaſion to ſend them, with the advantage of coming up into the very heart of my town. I once had a brig of two hundred tons: but finding this veſſel inconvenient, I parted with her, and now confine myſelf to ſloops. I have a Dutch ſhip-carpenter who builds them for me, and he has ſix Danes, who work under him. I

have

alſo two herring buſſes on the ſtocks, with which I purpoſe attempting the herring fiſhery; having engaged three Dutch fiſhermen, uſed to barrelling. If I meet with ſucceſs, I ſhall increaſe my number of buſſes; and when my canal is completed, I will build ſome larger ſloops, and a brig or two of one hundred tons, to carry the product of my fiſhery up the Streights, and bring back ſalt in return."

My great object is, to make every part of my general plan unite, to form one whole, by rendering each diviſion of it the ſupport of another. All theſe works have a wonderful efficacy in increaſing the people on my eſtate. Though not a hut was ſtanding in this place twenty-three years ago, you ſee a town before you. My buildings increaſe conſiderably every year. I have a great number of brick and lime-burners, maſons, ſmiths, and carpenters, that do nothing elſe, but build houſes for new comers. This work regulates all the reſt; it is the firſt I provide caſh for; and what I can ſpare from this, I expend on the other works. I built thirty-five houſes laſt year, and the number this year will be near forty; and from the applications I have received, I apprehend, I ſhall next year, build more than ſixty. I will now ſhew you the effect this population has upon my huſbandry."

This nobleman's eſtate, is a fine variegated country of hill and dale, with ſome mountains, well watered

with rivers, ſtreams, and lakes, and part of it ſpread with exceeding fine timber. It is as I have noticed, nine miles in extent one way, and four the other, ſomewhat indented.

In riding over the eſtate, adds Marſhall, I found not only the vallies under high cultivation; but the ſides of the hills, with great numbers of farm-houſes and cottages; the inhabitants of which ſeemed as eaſy, chearful, and happy, as if they had been reſident in England; they all appeared pleaſed with the preſence of their Lord, and eſteem him as their maſter and father. "When I came to this eſtate, ſaid the Count, ſuch of it as was under cultivation, I found farmed by my father's bailiffs, and vaſſals; but ſoon diſcovering theſe bailiffs to be raſcals, I turned them all out, diſpoſed of the land to ſuch induſtrious and ſaving people, as were then on the eſtate; and to whom I let farms according to their ability of living and ſtocking. I did not leave them totally to the cuſtoms of their own country, but procured huſbandmen and implements from Flanders; gave premiums to the beſt ploughmen, and to thoſe who produced the neateſt crops, and beſt adapted to wintering of cattle; ſo that I have improved my lands, and made them bring in a rent of eighteen ſhillings Engliſh, per acre, that when I firſt became poſſeſſed of, were waſte tracks. This is wholly owing to the market, occaſioned by my new colony, which

has not only enriched *me*, but every tenant on my eſtate."

"The waſte tracks I manage thus: I allow the farmers the expence of incloſing, whatever they like to take, contiguous to their farms, provided they take no more land than they keep well cultivated; and I take no rent for ſuch fields for five years. After this they pay about half their value, which continues as long as the improver lives; but, on his death, I raiſe it to the full value. Theſe terms they think ſo reaſonable, that there is not a peaſant among them, but what makes a ſmall addition every year; and others who get and ſave money, have new farms on the ſame terms, paying me, in addition, intereſt for the money I lay out in building for them. I am very attentive to theſe new tracts of cultivated land, to ſee that they do not neglect them; for I never ſuffer a piece of land, once encloſed, to remain untilled; and as I ſee my town and people increaſe annually, a ready market is found for the produce of theſe new encloſures."

"When I found land very ſtony, or boggy, leſt the ſterrility of ſuch lands ſhould diſcourage my tenants from taking them, I was at half the expence of moving the ſtones, or draining the bogs, or advanced money for their doing it. This has induced them to ſurmount all difficulties. I have the pleaſure to contemplate, that ſeveral tracts, of rich

meadow

meadow, worth eighteen ſhillings per acre, were reclaimed from a bog worth nothing."

My readers will naturally with me, look upon this very patriotic nobleman, rather as a being of romance or viſion of perfection, than a real inſtance of ſo many public and private virtues. Mr. Marſhall is very minute and particular, in his account of the manner in which this gentleman proceeded; and if any man of large fortune and domain, ſhould catch fire from this abridged ſtate of it, and wiſh to imitate it, I refer him to the author from whom I took it.

The land which the Count keeps in his own hands, was originally the worſt part of his whole eſtate: finding no perſon inclined to farm it, he undertook it himſelf. It ſpreads every way for three or four miles round his town, and is now the richeſt land of the whole.

"In all the improvements, ſaid Count Roncellen, by letting my lands to the peaſants, I have adhered ſtrictly to the rule of proceeding on the very contrary conduct, which is common among nine-tenths of the nobility of the kingdom. They keep their tenants as poor and as humble as poſſible; I, on the contrary, do every thing to enable them to enrich themſelves, and would rather inſpire them with the manly boldneſs of the Engliſh poor, than keep them in the ſlavery of the Danes. My peaſants grow daily into wealthy farmers, and are all in eaſy and happy circumſtances.

circumſtauces. They marry, and beget numerous poſterities. The population of my eſtate increaſes; and, with the people, the general markets for products, which I have all along aimed at, and which is juſt ſo much clear gain in my pocket. I have not a man on my eſtate, that is not profitable to me in ſome way or other, and it is incredible how quick they increaſe. There is not ſuch a thing as a marriageable man or woman in it, that is unmarried. Every man and woman that applies to me for a houſe, are ſure of having one built for them, if I know them to be of good character, and induſtrious; and they have alſo a piece of land, and are chearful and contented. In ſuch a ſituation, marriages muſt abound, and the people increaſe in a manner which no part of Europe can have any idea of. Among all my people, there is not one that is burdenſome to the reſt: no old peaſant or labourer, but what has ſaved enough before he grew old, to live happily in his latter days: very few but what become little farmers, before they are too advanced in life, and in a ſtate which their relations would think it ſhameful to let them want their aſſiſtance."

"But I mean to bound my progreſs; convinced, that where land is cultivated to the utmoſt, the cultivators themſelves could not conſume the produce. It is neceſſary for the welfare of ſtates, that there ſhould be a ballance kept up, between commerce and

agriculture, and that manufactures ſhould be eſtabliſhed, to produce a market to carry off the ſurplus, which the cultivators themſelves cannot conſume. Under this conſideration, when every part of my eſtate is fully improved, and a market provided for all its products, at a good price, not a high one, (for extremes are not permitted) I will neither build another houſe, or another ſhip. I will ſit down content with that degree of ſucceſs, not having a doubt but that it will be laſting; becauſe the agriculture, manufactures, and commerce will be ballanced by, and dependant on, each other, exactly to the reſpective amount of each: and as there will be no fabrics wrought but what are of univerſal demand; no commerce puſhed on but what the fabrics employ; and as all the people in each of theſe branches, will be dependant for their proviſions and neceſſaries, on the tracts in culture around them, and on no other, all dangerous exceſs will be guarded againſt, and a regular induſtry will maintain itſelf, without being had by the acquiſition of great riches."

The King of Denmark is entitled, as the clergy are here, to the tenth part of the produce of the land, and this is collected in kind; that it might not diſcourage his tenants labouring up hill, Count Roncellen compounded for theſe tenths, and paid the compoſition himſelf; nor would he ſuffer his tenants lands to be over-run by hunters.

Such

Such an expenditure as that of this Daniſh nobleman, does as much benefit to the ſtate, as honour to himſelf; perhaps, it is as full alſo of enjoyment, as any other diſpoſition of it can be. Let us ſuppoſe an Engliſh nobleman of thirty or forty thouſand pounds a year, living in the uſual courſe of diſſipation, electioneering and gaming, and you will ever ſee in them a ſpecies of remorſe and diſtruſt, at the cramped ſituation which ſucceſſive mortgages bring on; and if the income is exceeded, the expenditure of it gives but a momentary pleaſure, and never a laſting ſatisfaction; but, on the contrary, let us picture to ourſelves, a nobleman ſpending ſuch an income the year round, upon the ſpot that yields it to him, in building, planting, improving waſtes, making roads, cutting canals, eſtabliſhing manufactories, opening harbours, attracting commerce; in a word, executing ſuch noble works as Count Roncellen has been employed in; and, I think, that ſuch an employment of a great fortune, muſt be infinitely ſuperior in ſelf-ſatisfaction and enjoyment, to the other diſpoſition of it. This alone inſures an increaſe, and addition, every day to a man's wealth, at the ſame time that every ſhilling he makes, is more beneficial to the community, than to himſelf.

Dr. TRUSLER's

SYSTEM OF EDUCATION.

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